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1995 Missouri Product Liability Insurance Report



Missouri Department of Insurance
Statistics Section
February 1997



1995 Missouri Product Liability Insurance Report



Missouri Department of Insurance
Statistics Section
February 1997

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling, or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance.

As illustrated in the following graphs, for a 16-year period, product liability writers experienced elevated loss ratios during the early 1980's and then experienced a decrease until another peak was shown in 1990 and 1995. The lowest loss ratio occurred in 1989 at 15.7 percent. The 1990 incurred loss ratio jumped back up to 175.9 percent, then declining until increasing again to 175.9 percent in 1990. The next significant increase occurred in 1995 up to 144.6 percent.

Claims closed with payment level remained steady for 1990 through 1995, when the number 651 reached its lowest level in 16 years, 48 percent of claims closed with payment in 1995. From 1994 to 1995 the average indemnity paid on claims increased from \$18,446 to \$26,576. The average allocated loss adjustment expense for paid claims in 1995 was \$6,168 an increase from the 1994 figure of \$4,651. The number of total closed claims decreased 11 percent from 1994 to 1995.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past five years, increasing from 145 in 1990 to 177 in 1995.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 15 of the Annual Statement. As a result, the accuracy of this report is dependent upon the correctness of each company's annual statement and submission of closed claim data. As we are continuously working on the accuracy of data submitted, future releases of this data may contain revisions.

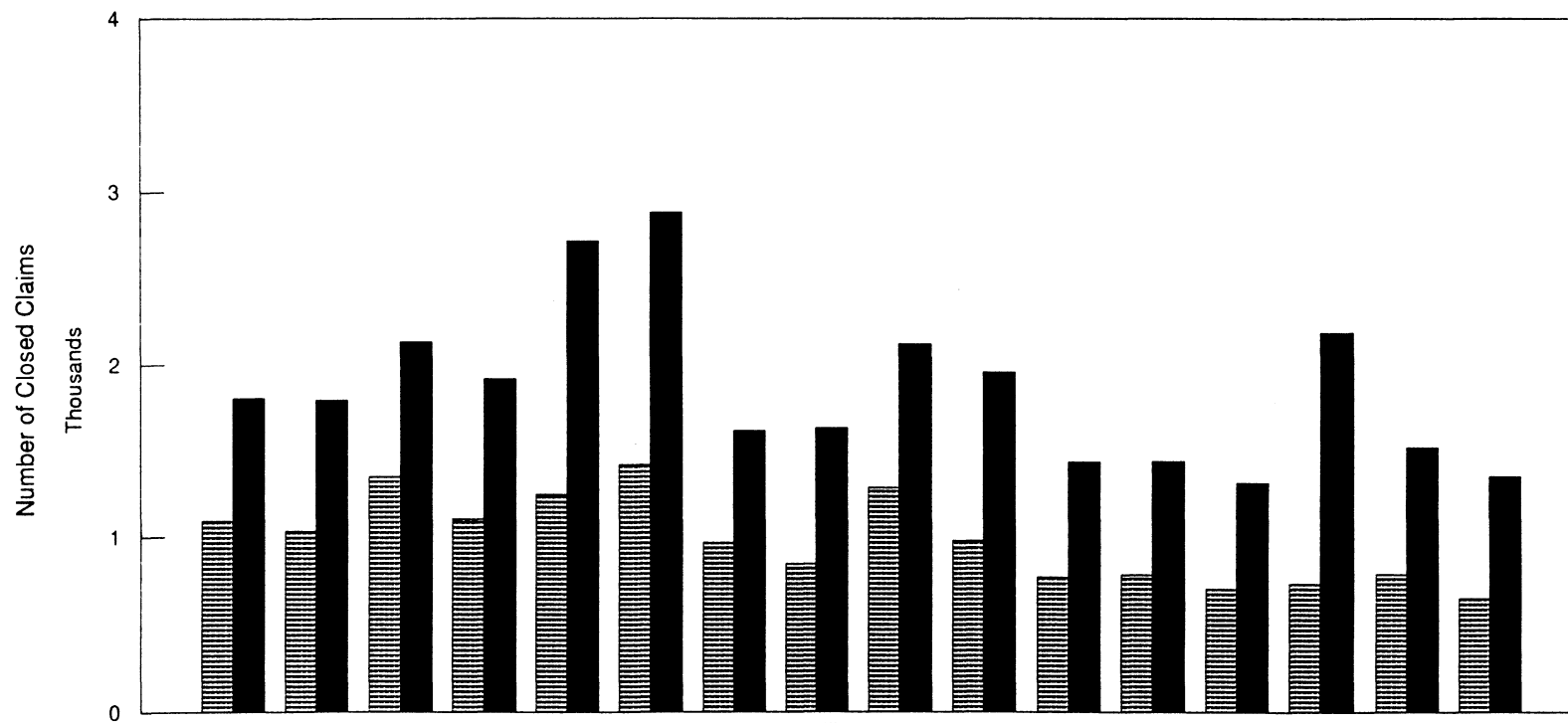
Any questions concerning this report should be addressed to the Statistics Section, Division of Market Regulation, Missouri Department of Insurance, PO Box 690, Jefferson City, MO 65102-0690.

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(Derived from Page 15 Supplement)	

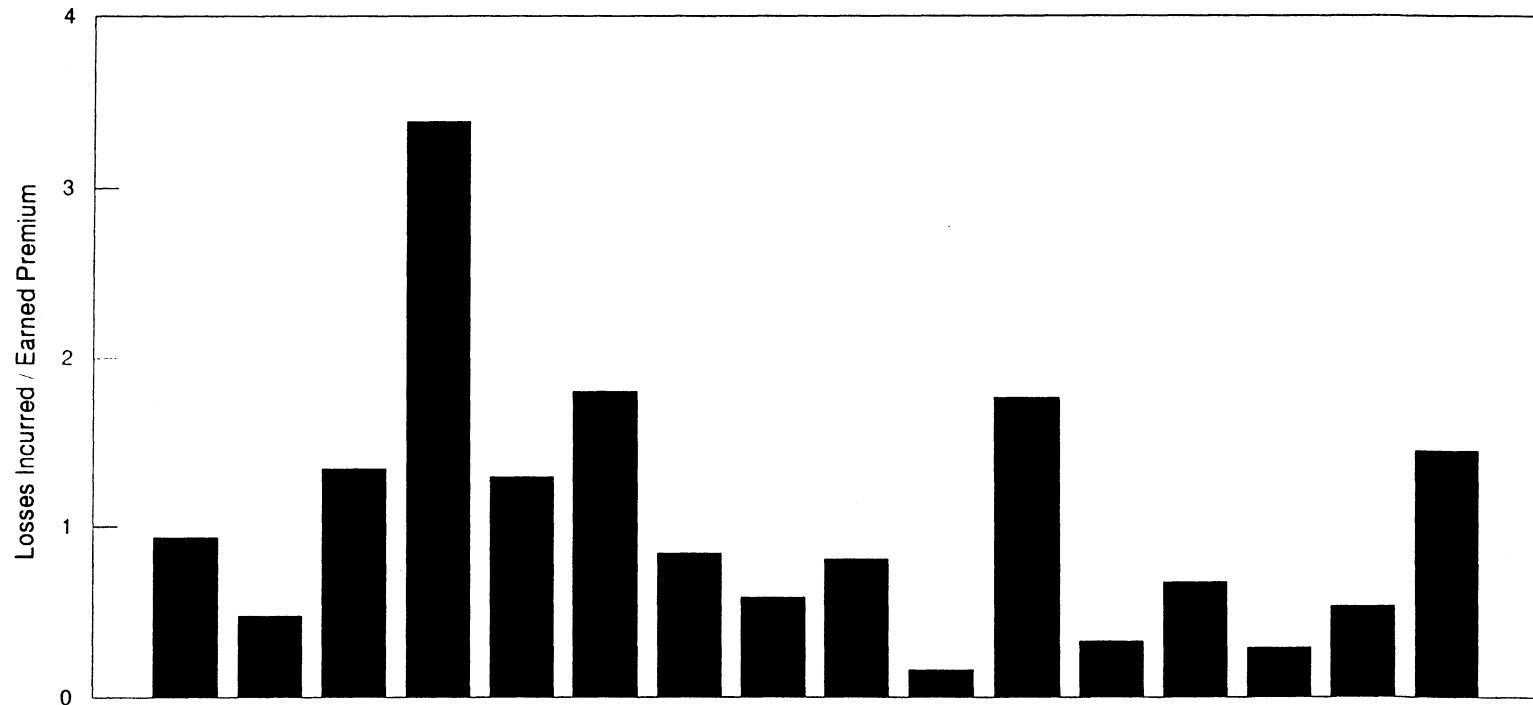
**PRODUCT LIABILITY
SUMMARY GRAPHS**

CLOSED CLAIM COUNTS



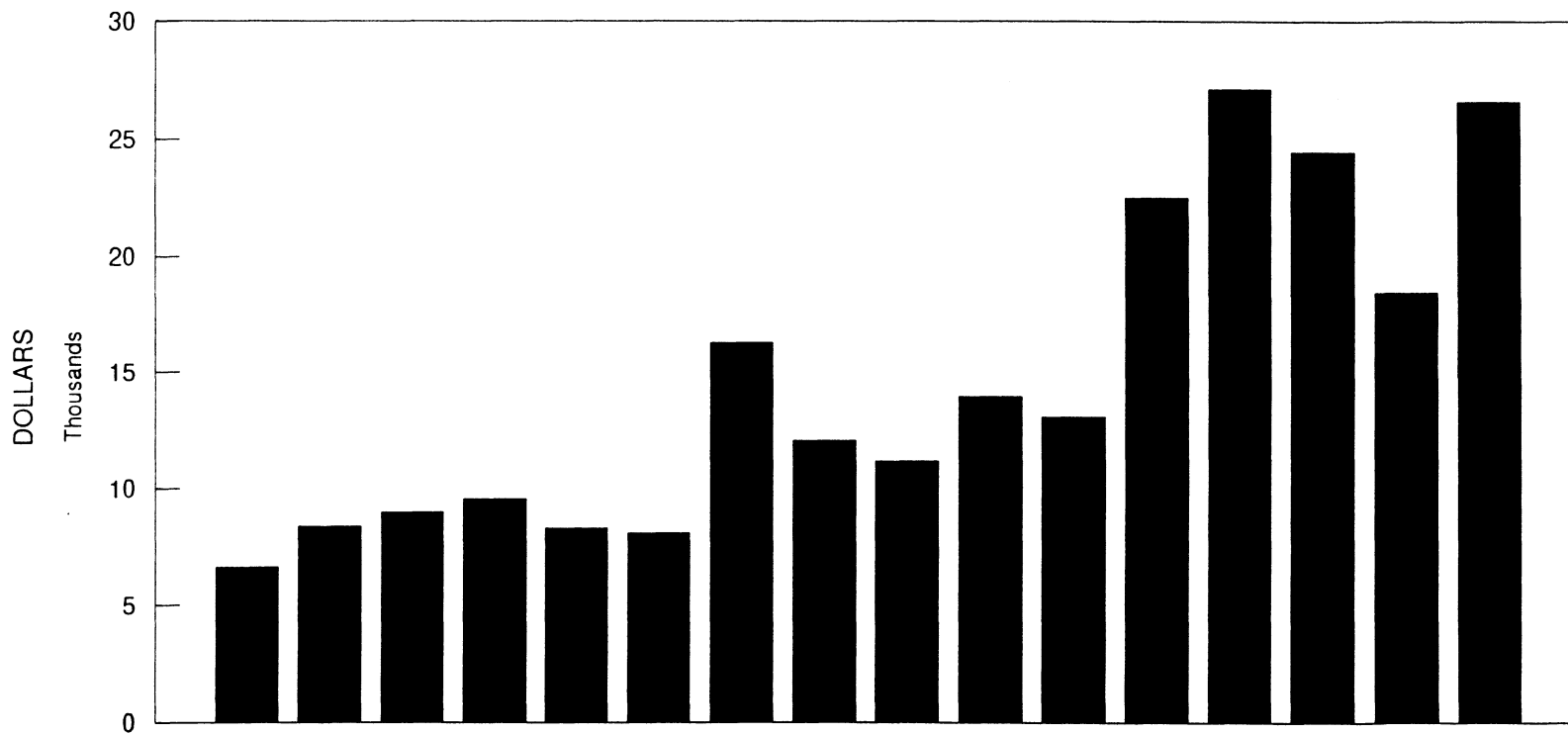
YEAR	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995
Closed w/pymt	1,095	1,035	1,352	1,104	1,247	1,421	969	849	1,285	980	771	786	704	732	788	651
Total	1,803	1,791	2,135	1,916	2,717	2,885	1,614	1,631	2,120	1,955	1,436	1,438	1,315	2,185	1,520	1,351

LOSS RATIOS



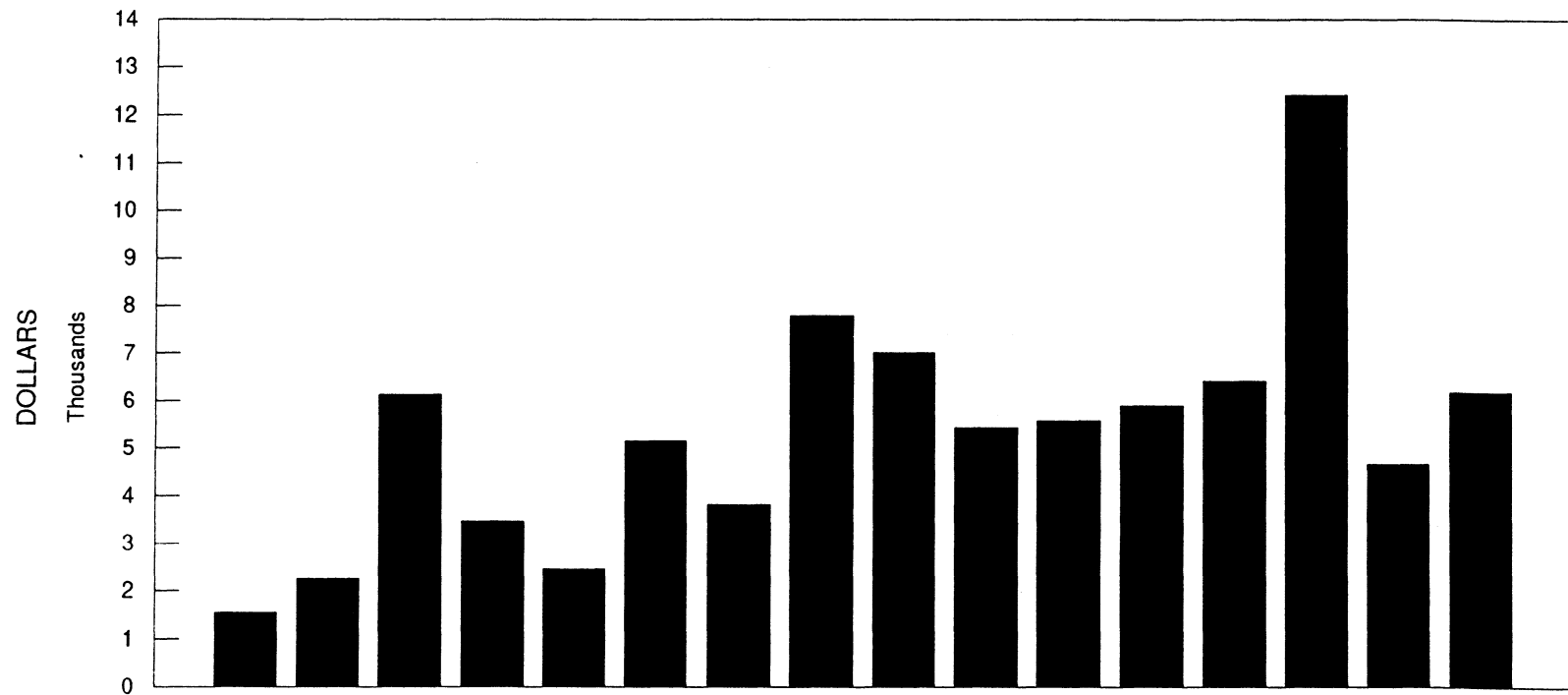
YEAR	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995
LOSS RATIO	93.8%	47.2%	134.4%	338.6%	129.7%	179.7%	84.2%	58.2%	81.0%	15.7%	175.9%	32.6%	67.1%	28.5%	53.1%	144.6%

AVERAGE INDEMNITY PAID FOR ALL PAID CLAIMS



YEAR	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995
■ AVG. INDEM. PAID	6,608	8,361	8,985	9,558	8,284	8,087	16,246	12,012	11,162	13,955	13,044	22,498	27,129	24,453	18,446	26,576

AVERAGE LOSS EXPENSE FOR ALL PAID CLAIMS



YEAR	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995
■ AVG. LOSS EXP.	1,545	2,248	6,127	3,467	2,442	5,138	3,818	7,791	7,001	5,417	5,567	5,885	6,401	12,398	4,651	6,168

INDEMNITY PAID

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following four tables contain annual summary data for the years 1995, 1994 and 1993, followed by a ten-year summary.

PRODUCT LIABILITY
SUMMARY OF TOTAL INDEMNITY PAID
FOR 1995

INDEMNITY PAID	% OF ALL CLAIMS	ALL CLOSED CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON ALL CLAIMS	AVG INITIAL RESERVE ON ALL CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	51.81	700	\$0	\$0	\$6,999	\$3,851	13
1-2,499	32.94	445	\$703	\$312,782	\$725	\$1,714	6
2,500-4,999	4.89	66	\$3,563	\$235,157	\$903	\$4,916	12
5,000-7,499	1.92	26	\$5,930	\$154,188	\$3,204	\$16,791	20
7,500-9,999	0.96	13	\$8,317	\$108,117	\$1,032	\$12,138	18
10,000-24,999	2.59	35	\$14,690	\$514,159	\$7,439	\$21,077	31
25,000-49,999	1.63	22	\$34,957	\$769,055	\$36,567	\$24,505	29
50,000-74,999	1.04	14	\$60,945	\$853,229	\$42,717	\$43,486	40
75,000-99,999	0.59	8	\$79,250	\$634,000	\$33,709	\$71,875	26
100,000-199,999	0.52	7	\$150,475	\$1,053,323	\$40,454	\$60,014	33
200,000-299,999	0.30	4	\$242,500	\$970,000	\$49,326	\$68,750	18
300,000-399,999	0.00	0	\$0	\$0	\$0	\$0	0
400,000-499,999	0.30	4	\$445,729	\$1,782,917	\$81,309	\$96,250	40
500,000-999,999	0.37	5	\$607,780	\$3,038,900	\$151,665	\$78,400	46
1,000,000 OR GREATER	0.15	2	\$3,437,500	\$6,875,000	\$19,730	\$386,842	20
TOTAL	100.00	1,351	\$12,806	\$17,300,827	\$6,598	\$6,724	12

PRODUCT LIABILITY
SUMMARY OF TOTAL INDEMNITY PAID
FOR 1994

INDEMNITY PAID	% OF ALL CLAIMS	ALL CLOSED CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON ALL CLAIMS	AVG INITIAL RESERVE ON ALL CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	48.16	732	\$0	\$0	\$2,473	\$4,247	21
1-2,499	36.51	555	\$626	\$347,497	\$698	\$1,526	17
2,500-4,999	4.87	74	\$3,432	\$253,950	\$8,865	\$6,368	14
5,000-7,499	2.17	33	\$5,659	\$186,731	\$5,177	\$13,647	19
7,500-9,999	0.86	13	\$8,383	\$108,975	\$1,638	\$9,154	12
10,000-24,999	3.09	47	\$15,811	\$743,107	\$5,744	\$15,539	24
25,000-49,999	1.91	29	\$32,409	\$939,858	\$18,544	\$16,779	33
50,000-74,999	0.46	7	\$56,428	\$394,998	\$16,988	\$47,143	32
75,000-99,999	0.33	5	\$80,060	\$400,301	\$32,195	\$24,200	49
100,000-199,999	0.33	5	\$145,656	\$728,282	\$52,224	\$45,000	28
200,000-299,999	0.20	3	\$225,000	\$675,000	\$20,623	\$27,500	32
300,000-399,999	0.26	4	\$352,765	\$1,411,058	\$55,353	\$144,250	33
400,000-499,999	0.26	4	\$414,275	\$1,657,100	\$94,814	\$201,250	45
500,000-999,999	0.46	7	\$634,103	\$4,438,724	\$40,298	\$73,500	28
1,000,000 OR GREATER	0.13	2	\$1,125,000	\$2,250,000	\$68,079	\$525,000	32
TOTAL	100.00	1,520	\$9,563	\$14,535,581	\$3,602	\$6,525	20

PRODUCT LIABILITY
SUMMARY OF TOTAL INDEMNITY PAID
FOR 1993

INDEMNITY PAID	% OF ALL CLAIMS	ALL CLOSED CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON ALL CLAIMS	AVG INITIAL RESERVE ON ALL CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	66.50	1,453	\$0	\$0	\$1,389	\$1,993	20
1-2,499	22.61	494	\$595	\$293,795	\$243	\$1,360	5
2,500-4,999	2.84	62	\$3,477	\$215,598	\$1,209	\$4,738	13
5,000-7,499	1.56	34	\$5,648	\$192,025	\$4,087	\$6,592	19
7,500-9,999	0.69	15	\$8,217	\$123,257	\$2,491	\$15,260	11
10,000-24,999	2.33	51	\$14,437	\$736,302	\$11,698	\$14,841	27
25,000-49,999	0.96	21	\$33,516	\$703,836	\$15,269	\$43,738	29
50,000-74,999	0.50	11	\$58,467	\$643,139	\$9,076	\$26,094	29
75,000-99,999	0.32	7	\$77,888	\$545,215	\$45,756	\$24,500	42
100,000-199,999	0.64	14	\$135,371	\$1,895,194	\$376,165	\$102,350	30
200,000-299,999	0.32	7	\$231,507	\$1,620,548	\$26,204	\$13,571	48
300,000-399,999	0.09	2	\$315,000	\$630,000	\$83,490	\$2,500	22
400,000-499,999	0.09	2	\$400,000	\$800,000	\$95,637	\$25,000	37
500,000-999,999	0.46	10	\$750,054	\$7,500,540	\$118,293	\$271,640	37
1,000,000 OR GREATER	0.09	2	\$1,000,000	\$2,000,000	\$187,765	\$137,500	25
TOTAL	100.00	2,185	\$8,192	\$17,899,449	\$5,077	\$5,045	17

PRODUCT LIABILITY
TEN YEAR SUMMARY OF TOTAL INDEMNITY PAID
FOR YEARS 1986 - 1995

INDEMNITY PAID	% OF ALL CLAIMS	ALL CLOSED CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON ALL CLAIMS	AVG INITIAL RESERVE ON ALL CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	48.60	8,050	\$0	\$0	\$2,462	\$4,227	16
1-2,499	36.44	6,036	\$722	\$4,356,016	\$612	\$1,958	11
2,500-4,999	4.47	740	\$3,323	\$2,458,723	\$2,471	\$5,126	16
5,000-7,499	2.11	350	\$5,762	\$2,016,546	\$4,489	\$9,710	22
7,500-9,999	1.06	176	\$8,313	\$1,463,162	\$4,938	\$10,038	20
10,000-24,999	3.03	502	\$15,234	\$7,647,455	\$13,301	\$17,105	30
25,000-49,999	1.48	245	\$33,156	\$8,123,154	\$19,119	\$23,618	34
50,000-74,999	0.75	125	\$58,979	\$7,372,375	\$25,644	\$34,324	37
75,000-99,999	0.43	72	\$81,574	\$5,873,336	\$30,019	\$41,164	38
100,000-199,999	0.59	98	\$137,398	\$13,465,030	\$91,460	\$60,274	36
200,000-299,999	0.29	48	\$240,188	\$11,529,042	\$64,195	\$44,365	36
300,000-399,999	0.14	24	\$336,333	\$8,072,003	\$178,485	\$70,083	43
400,000-499,999	0.17	28	\$436,096	\$12,210,676	\$80,221	\$118,714	32
500,000-999,999	0.30	50	\$662,024	\$33,101,188	\$80,960	\$169,866	35
1,000,000 OR GREATER	0.13	21	\$1,564,084	\$32,845,762	\$356,511	\$245,128	35
TOTAL	100.00	16,565	\$9,088	\$150,534,468	\$4,505	\$6,225	16

CLOSE TIME STUDY

In this section, closed claim data is categorized by time intervals to claim resolution. The following four tables contain annual summary data for the years 1995, 1994 and 1993, followed by a ten-year summary.

PRODUCT LIABILITY
BY TIME FROM REPORT TO CLOSE
FOR 1995

NUMBER OF MONTHS FROM REPORT TO CLOSE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
0-6	834	63.90	416	\$2,099	\$873,189	\$132	\$2,696	2
7-12	179	11.67	76	\$5,107	\$388,128	\$565	\$7,056	9
13-18	77	5.53	36	\$66,710	\$2,401,572	\$21,906	\$32,074	15
19-24	51	3.69	24	\$299,472	\$7,187,320	\$11,985	\$42,732	21
25-30	46	3.07	20	\$81,434	\$1,628,682	\$38,641	\$35,766	28
31-36	31	2.76	18	\$83,966	\$1,511,387	\$14,898	\$16,271	33
37-42	23	2.30	15	\$43,443	\$651,650	\$40,134	\$41,547	39
43-48	12	1.08	7	\$13,279	\$92,950	\$12,223	\$12,900	46
49-54	21	2.00	13	\$26,061	\$338,797	\$13,316	\$15,192	51
55-60	9	0.77	5	\$23,143	\$115,716	\$32,853	\$25,400	58
61-66	25	1.08	7	\$75,214	\$526,500	\$53,109	\$16,943	64
67-72	2	0.15	1	\$4,000	\$4,000	\$5,300	\$1,000	69
73-78	7	0.61	4	\$363,229	\$1,452,917	\$71,633	\$76,275	76
79-84	4	0.15	1	\$750	\$750	\$2,420	\$500	82
85-90	3	0.31	2	\$50,480	\$100,960	\$16,022	\$5,000	88
91-96	8	0.00	0	\$0	\$0	\$0	\$0	0
97-102	10	0.00	0	\$0	\$0	\$0	\$0	0
103-108	7	0.61	4	\$327	\$1,309	\$2,537	\$2,167	103
GREATER THAN 108	2	0.31	2	\$12,500	\$25,000	\$33,450	\$30,000	129
TOTAL	1,351	100.00	651	\$26,576	\$17,300,827	\$6,168	\$9,813	11

PRODUCT LIABILITY
BY TIME FROM REPORT TO CLOSE
FOR 1994

NUMBER OF MONTHS FROM REPORT TO CLOSE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
0-6	871	57.87	456	\$4,161	\$1,897,569	\$124	\$2,668	2
7-12	165	10.41	82	\$5,954	\$488,264	\$2,367	\$11,058	9
13-18	63	4.70	37	\$13,060	\$483,206	\$4,670	\$8,623	16
19-24	60	5.20	41	\$55,581	\$2,278,830	\$8,814	\$24,456	22
25-30	39	3.81	30	\$99,198	\$2,975,946	\$14,465	\$28,448	27
31-36	19	1.40	11	\$184,771	\$2,032,481	\$35,694	\$114,727	34
37-42	20	1.40	11	\$130,201	\$1,432,209	\$30,456	\$20,672	39
43-48	15	0.76	6	\$17,542	\$105,250	\$25,810	\$16,058	46
49-54	13	0.89	7	\$186,771	\$1,307,400	\$32,642	\$46,786	51
55-60	14	1.40	11	\$58,323	\$641,557	\$18,828	\$21,036	58
61-66	13	0.89	7	\$60,159	\$421,113	\$21,428	\$20,357	64
67-72	15	0.76	6	\$45,965	\$275,792	\$11,080	\$10,250	68
73-78	110	0.63	5	\$3,624	\$18,120	\$3,998	\$1,100	76
79-84	11	0.89	7	\$978	\$6,844	\$1,812	\$2,571	81
85-90	5	0.51	4	\$11,000	\$44,000	\$16,450	\$1,625	88
91-96	40	3.81	30	\$858	\$25,750	\$2,374	\$500	94
97-102	21	2.03	16	\$828	\$13,250	\$3,400	\$781	100
103-108	8	0.89	7	\$7,286	\$51,000	\$5,005	\$13,071	105
GREATER THAN 108	18	1.78	14	\$2,643	\$37,000	\$46,626	\$929	111
TOTAL	1,520	100.00	788	\$18,446	\$14,535,581	\$4,651	\$8,641	19

PRODUCT LIABILITY
BY TIME FROM REPORT TO CLOSE
FOR 1993

NUMBER OF MONTHS FROM REPORT TO CLOSE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
0-6	1,230	62.57	458	\$5,485	\$2,512,175	\$165	\$3,178	2
7-12	289	13.66	100	\$8,697	\$869,709	\$2,494	\$9,738	10
13-18	67	5.33	39	\$37,837	\$1,475,642	\$3,469	\$15,864	16
19-24	53	3.83	28	\$51,897	\$1,453,104	\$13,820	\$26,021	22
25-30	31	2.73	20	\$113,623	\$2,272,453	\$17,533	\$33,465	28
31-36	34	2.73	20	\$105,819	\$2,116,372	\$19,626	\$23,071	34
37-42	18	1.64	12	\$42,267	\$507,202	\$18,332	\$15,250	39
43-48	140	2.46	18	\$159,651	\$2,873,716	\$45,537	\$13,550	46
49-54	116	1.37	10	\$82,275	\$822,751	\$494,159	\$43,300	52
55-60	13	0.55	4	\$80,944	\$323,775	\$16,751	\$8,250	58
61-66	87	1.50	11	\$197,189	\$2,169,078	\$89,036	\$190,136	64
67-72	74	0.68	5	\$10,593	\$52,964	\$19,906	\$5,200	69
73-78	13	0.27	2	\$2,133	\$4,265	\$2,844	\$250	77
79-84	5	0.00	0	\$0	\$0	\$0	\$0	0
85-90	5	0.14	1	\$37,500	\$37,500	\$26,063	\$100,000	88
91-96	5	0.27	2	\$133,000	\$266,000	\$41,368	\$13,750	94
97-102	1	0.00	0	\$0	\$0	\$0	\$0	0
103-108	1	0.14	1	\$60,000	\$60,000	\$35,357	\$56,000	108
GREATER THAN 108	3	0.14	1	\$82,743	\$82,743	\$207,450	\$25,000	114
TOTAL	2,185	100.00	732	\$24,453	\$17,899,449	\$12,398	\$11,102	11

PRODUCT LIABILITY
TEN YEAR SUMMARY BY TIME FROM REPORT TO CLOSE
FOR YEARS 1986 - 1995

NUMBER OF MONTHS FROM REPORT TO CLOSE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
0-6	9,025	55.51	4,727	\$2,476	\$11,704,212	\$226	\$2,282	2
7-12	2,051	11.51	980	\$8,328	\$8,161,763	\$1,916	\$7,906	9
13-18	1,001	5.90	502	\$39,262	\$19,709,614	\$16,540	\$19,174	15
19-24	887	5.43	462	\$43,239	\$19,976,326	\$11,634	\$17,761	21
25-30	709	4.64	395	\$53,151	\$20,994,531	\$13,962	\$17,315	27
31-36	472	3.61	307	\$55,935	\$17,172,079	\$13,341	\$22,090	33
37-42	407	2.87	244	\$46,012	\$11,226,997	\$25,759	\$18,786	39
43-48	422	2.00	170	\$61,488	\$10,452,999	\$22,972	\$12,806	45
49-54	359	1.54	131	\$58,793	\$7,701,900	\$58,462	\$23,282	51
55-60	175	1.16	99	\$46,371	\$4,590,750	\$18,378	\$13,891	57
61-66	241	1.13	96	\$58,380	\$5,604,474	\$34,232	\$34,638	63
67-72	169	0.70	60	\$84,138	\$5,048,277	\$18,688	\$27,338	69
73-78	211	0.74	63	\$39,481	\$2,487,273	\$9,589	\$10,189	75
79-84	77	0.52	44	\$21,519	\$946,852	\$17,954	\$11,681	82
85-90	65	0.52	44	\$19,977	\$879,004	\$12,719	\$10,512	87
91-96	83	0.55	47	\$18,414	\$865,468	\$6,202	\$5,576	94
97-102	112	1.02	87	\$6,416	\$558,225	\$3,073	\$6,021	99
103-108	32	0.26	22	\$77,877	\$1,713,284	\$12,148	\$10,508	105
GREATER THAN 108	67	0.41	35	\$21,155	\$740,440	\$48,762	\$9,001	131
TOTAL	16,565	100.00	8,515	\$17,679	\$150,534,468	\$6,436	\$8,114	15

SEVERITY

BODILY INJURY/PROPERTY DAMAGE

This section includes eight tables dealing with the severity of bodily injury or property damage. BI, bodily injury, severity is divided into the following categories: none (no bodily injury), emotional only, temporary, permanent, and death. PD, property damage, severity is subdivided into: none (no PD), minor, intermediate, and major. For the years 1993 through 1995, separate tables are presented for bodily injury and property damage severity, followed by a ten-year summary.

PRODUCT LIABILITY
BODILY INJURY SEVERITY LOSS EXPERIENCE
FOR 1995

SEVERITY OF BODILY INJURY	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	492	0.00	0	\$0	\$0	\$0	\$0	0
NOT SPECIFIED	25	6.08	25	\$3,537	\$88,418	\$1,277	\$3,136	26
EMOTIONAL ONLY	37	3.41	14	\$563	\$7,887	\$118	\$1,101	6
TEMPORARY	558	63.26	260	\$6,147	\$1,598,143	\$3,989	\$3,612	9
PERMANENT	202	23.36	96	\$31,509	\$3,024,851	\$10,093	\$14,845	23
DEATH	37	3.89	16	\$551,344	\$8,821,500	\$72,143	\$122,730	28
TOTAL	1,351	100.00	411	\$32,946	\$13,540,799	\$7,771	\$10,758	14

PRODUCT LIABILITY
BODILY INJURY SEVERITY LOSS EXPERIENCE
FOR 1994

SEVERITY OF BODILY INJURY	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	586	0.00	0	\$0	\$0	\$0	\$0	0
NOT SPECIFIED	12	2.41	12	\$916	\$10,997	\$1,770	\$2,318	21
EMOTIONAL ONLY	37	2.21	11	\$480	\$5,275	\$8	\$1,373	2
TEMPORARY	571	52.21	260	\$5,790	\$1,505,436	\$1,864	\$2,832	8
PERMANENT	292	41.57	207	\$44,148	\$9,138,542	\$11,235	\$17,617	50
DEATH	22	1.61	8	\$230,570	\$1,844,559	\$33,619	\$136,875	36
TOTAL	1,520	100.00	498	\$25,110	\$12,504,809	\$6,226	\$11,086	26

PRODUCT LIABILITY
BODILY INJURY SEVERITY LOSS EXPERIENCE
FOR 1993

SEVERITY OF BODILY INJURY	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	1,110	0.00	0	\$0	\$0	\$0	\$0	0
NOT SPECIFIED	84	16.97	84	\$2,405	\$202,026	\$805	\$590	11
EMOTIONAL ONLY	63	3.43	17	\$776	\$13,191	\$286	\$1,351	4
TEMPORARY	691	56.57	280	\$2,525	\$706,987	\$1,158	\$2,833	8
PERMANENT	217	20.61	102	\$89,939	\$9,173,789	\$14,231	\$26,660	21
DEATH	20	2.42	12	\$213,453	\$2,561,440	\$59,800	\$144,167	38
TOTAL	2,185	100.00	495	\$25,571	\$12,657,433	\$5,183	\$10,738	12

PRODUCT LIABILITY
TEN YEAR SUMMARY OF BODILY INJURY SEVERITY LOSS EXPERIENCE
FOR YEARS 1986 - 1995

SEVERITY OF BODILY INJURY	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	6,045	0.00	0	\$0	\$0	\$0	\$0	0
NOT SPECIFIED	230	3.99	230	\$4,416	\$1,015,620	\$1,318	\$3,957	14
EMOTIONAL ONLY	409	2.74	158	\$1,933	\$305,457	\$903	\$1,693	7
TEMPORARY	6,103	54.16	3,123	\$5,036	\$15,726,673	\$2,973	\$3,621	10
PERMANENT	3,460	36.46	2,102	\$36,762	\$77,274,310	\$11,815	\$14,009	31
DEATH	318	2.65	153	\$145,846	\$22,314,444	\$30,545	\$58,580	32
TOTAL	16,565	100.00	5,766	\$20,228	\$116,636,504	\$6,806	\$8,827	18

PRODUCT LIABILITY
PROPERTY DAMAGE SEVERITY LOSS EXPERIENCE
FOR 1995

SEVERITY OF PROPERTY DAMAGE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	950	0.00	0	\$0	\$0	\$0	\$0	0
NOT SPECIFIED	4	1.67	4	\$543	\$2,173	\$274	\$1,233	6
MINOR	207	47.08	113	\$2,996	\$338,576	\$524	\$3,102	4
INTERMEDIATE	155	42.92	103	\$6,083	\$626,528	\$1,830	\$8,504	7
MAJOR	35	8.33	20	\$142,687	\$2,853,738	\$28,711	\$36,995	31
TOTAL	1,351	100.00	240	\$15,921	\$3,821,015	\$3,429	\$8,214	8

PRODUCT LIABILITY
PROPERTY DAMAGE SEVERITY LOSS EXPERIENCE
FOR 1994

SEVERITY OF PROPERTY DAMAGE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	1,087	0.00	0	\$0	\$0	\$0	\$0	0
NOT SPECIFIED	9	3.07	9	\$22,576	\$203,182	\$13,225	\$16,122	16
MINOR	226	49.15	144	\$3,608	\$519,571	\$867	\$4,196	6
INTERMEDIATE	165	43.34	127	\$9,122	\$1,158,458	\$2,012	\$3,670	7
MAJOR	33	4.44	13	\$13,669	\$177,701	\$5,030	\$8,205	12
TOTAL	1,520	100.00	293	\$7,027	\$2,058,912	\$1,928	\$4,512	7

PRODUCT LIABILITY
PROPERTY DAMAGE SEVERITY LOSS EXPERIENCE
FOR 1993

SEVERITY OF PROPERTY DAMAGE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	1,784	0.00	0	\$0	\$0	\$0	\$0	0
NOT SPECIFIED	5	2.06	5	\$4,232	\$21,159	\$28,040	\$1,340	14
MINOR	242	60.49	147	\$3,517	\$517,047	\$776	\$3,910	5
INTERMEDIATE	105	24.69	60	\$30,924	\$1,855,431	\$86,931	\$15,854	12
MAJOR	49	12.76	31	\$130,011	\$4,030,333	\$49,887	\$79,332	32
TOTAL	2,185	100.00	243	\$26,436	\$6,423,970	\$28,875	\$16,428	10

PRODUCT LIABILITY
TEN YEAR SUMMARY OF PROPERTY DAMAGE SEVERITY LOSS EXPERIENCE
FOR YEARS 1986 - 1995

SEVERITY OF PROPERTY DAMAGE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NONE	11,925	0.00	0	\$0	\$0	\$0	\$0	0
NOT SPECIFIED	76	2.73	76	\$8,086	\$614,549	\$4,801	\$7,542	14
MINOR	2,557	55.25	1,537	\$4,020	\$6,178,530	\$1,297	\$3,981	6
INTERMEDIATE	1,320	29.19	812	\$12,498	\$10,148,603	\$8,302	\$7,269	9
MAJOR	687	12.83	357	\$57,259	\$20,441,331	\$20,431	\$21,588	21
TOTAL	16,565	100.00	2,782	\$13,437	\$37,383,013	\$5,892	\$7,297	9

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. The following four tables contain annual summary data for the years 1995, 1994 and 1993, followed by a ten-year summary.

PRODUCT LIABILITY
BUSINESS CLASSIFICATION LOSS EXPERIENCE
FOR 1995

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NOT SPECIFIED	13	0.77	5	\$11,265	\$56,327	\$128	\$1,505	7
SUBCONTRACTOR	49	3.69	24	\$10,718	\$257,230	\$6,747	\$9,895	8
MANUFACTURER	617	49.16	320	\$44,012	\$14,083,833	\$8,396	\$15,154	16
WHOLESALE	44	2.61	17	\$60,300	\$1,025,106	\$28,726	\$3,898	9
RETAILER	409	29.19	190	\$7,135	\$1,355,602	\$2,759	\$4,278	7
SERVICER-REPAIRER	133	9.83	64	\$6,777	\$433,729	\$1,350	\$3,402	6
DISTRIBUTOR	86	4.76	31	\$2,871	\$89,000	\$2,159	\$6,360	8
TOTAL	1,351	100.00	651	\$26,576	\$17,300,827	\$6,168	\$9,813	11

PRODUCT LIABILITY
BUSINESS CLASSIFICATION LOSS EXPERIENCE
FOR 1994

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NOT SPECIFIED	11	0.63	5	\$806	\$4,028	\$1,894	\$4,582	16
SUBCONTRACTOR	33	2.28	18	\$30,553	\$549,961	\$4,710	\$5,178	16
MANUFACTURER	858	55.20	435	\$26,425	\$11,494,889	\$6,310	\$12,017	28
WHOLESALE	20	1.40	11	\$24,951	\$274,458	\$6,366	\$16,282	21
RETAILER	454	30.58	241	\$5,424	\$1,307,172	\$1,075	\$3,689	5
SERVICER-REPAIRER	53	4.95	39	\$10,064	\$392,504	\$3,277	\$4,084	7
DISTRIBUTOR	91	4.95	39	\$13,143	\$512,569	\$9,462	\$6,119	10
TOTAL	1,520	100.00	788	\$18,446	\$14,535,581	\$4,651	\$8,641	19

PRODUCT LIABILITY
BUSINESS CLASSIFICATION LOSS EXPERIENCE
FOR 1993

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NOT SPECIFIED	12	0.96	7	\$12,796	\$89,569	\$6,643	\$4,021	14
SUBCONTRACTOR	35	2.87	21	\$5,840	\$122,638	\$2,301	\$5,498	15
MANUFACTURER	1,501	55.60	407	\$31,873	\$12,972,214	\$7,352	\$13,164	12
WHOLESALE	34	1.64	12	\$49,797	\$597,569	\$25,051	\$6,197	23
RETAILER	450	28.01	205	\$6,101	\$1,250,794	\$1,318	\$4,756	7
SERVICER-REPAIRER	57	4.37	32	\$13,887	\$444,395	\$150,001	\$4,896	9
DISTRIBUTOR	94	6.42	47	\$51,453	\$2,418,270	\$13,132	\$29,887	14
TOTAL	2,185	100.00	732	\$24,453	\$17,899,449	\$12,398	\$11,102	11

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION LOSS EXPERIENCE
FOR YEARS 1986 - 1995**

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NOT SPECIFIED	148	0.92	78	\$6,750	\$526,475	\$6,798	\$4,979	16
SUBCONTRACTOR	322	2.21	188	\$15,484	\$2,910,930	\$5,055	\$8,892	17
MANUFACTURER	9,964	58.88	5,014	\$23,521	\$117,934,913	\$7,299	\$10,182	19
WHOLESALE	425	2.71	231	\$31,423	\$7,258,791	\$18,105	\$8,659	14
RETAILER	4,150	25.28	2,153	\$5,311	\$11,435,295	\$1,550	\$3,738	7
SERVICER-REPAIRER	756	5.83	496	\$8,145	\$4,039,687	\$12,270	\$5,014	8
DISTRIBUTOR	798	4.16	354	\$18,148	\$6,424,377	\$8,796	\$9,680	12
TOTAL	16,565	100.00	8,515	\$17,679	\$150,534,468	\$6,436	\$8,114	15

CLAIM DISPOSITION

In this section data are presented by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. The following four tables contain annual summary data for the years 1995, 1994 and 1993, followed by a ten-year summary.

PRODUCT LIABILITY
CLAIM DISPOSITION
FOR 1995

	% OF ALL CLAIMS	ALL CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVERAGE LOSS EXPENSE	AVERAGE INITIAL RESERVE	AVERAGE # OF MONTHS REPORT TO CLOSE
IN FAVOR OF DEFENDANT							
BEFORE COURT PROCEEDING INITIATED	76.71	537	\$0	\$0	\$229	\$1,741	8
DIRECTED VERDICT FOR DEFENDANT	0.43	3	\$0	\$0	\$13,772	\$10,333	36
JUDGEMENT FOR DEFENDANT	0.57	4	\$0	\$0	\$2,405	\$13,375	37
JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.14	1	\$0	\$0	\$25,168	\$40,000	61
ALL OTHER INCLUDING DISMISSALS	20.57	144	\$0	\$0	\$31,349	\$10,508	30
NOT SPECIFIED	1.57	11	\$0	\$0	\$16,901	\$11,182	18
TOTAL	100.00	700	\$0	\$0	\$6,999	\$3,851	13
IN FAVOR OF PLAINTIFF							
BEFORE COURT PROCEEDING INITIATED	83.26	542	\$6,031	\$3,268,622	\$1,286	\$4,619	6
JUDGEMENT FOR PLAINTIFF	0.15	1	\$70,960	\$70,960	\$30,566	\$5,000	88
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.15	1	\$15,000	\$15,000	\$68,934	\$0	39
ARBITRATION	0.31	2	\$35,000	\$70,000	\$4,439	\$5,150	26
ALL OTHER INCLUDING DISMISSALS	15.98	104	\$133,281	\$13,861,245	\$30,860	\$37,063	37
NOT SPECIFIED	0.15	1	\$15,000	\$15,000	\$0	\$15,000	17
TOTAL	100.00	651	\$26,576	\$17,300,827	\$6,168	\$9,813	11

PRODUCT LIABILITY
CLAIM DISPOSITION
FOR 1994

	% OF ALL CLAIMS	ALL CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVERAGE LOSS EXPENSE	AVERAGE INITIAL RESERVE	AVERAGE # OF MONTHS REPORT TO CLOSE
IN FAVOR OF DEFENDANT							
BEFORE COURT PROCEEDING INITIATED	71.86	526	\$0	\$0	\$278	\$1,984	9
DIRECTED VERDICT FOR DEFENDANT	0.27	2	\$0	\$0	\$33,605	\$1,250	50
JUDGEMENT FOR DEFENDANT	0.82	6	\$0	\$0	\$85,839	\$65,333	77
JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.14	1	\$0	\$0	\$105,553	\$0	65
ARBITRATION	0.27	2	\$0	\$0	\$60	\$500	6
ALL OTHER INCLUDING DISMISSALS	23.09	169	\$0	\$0	\$4,768	\$9,538	61
NOT SPECIFIED	3.55	26	\$0	\$0	\$6,563	\$2,242	13
TOTAL	100.00	732	\$0	\$0	\$2,473	\$4,247	21
IN FAVOR OF PLAINTIFF							
BEFORE COURT PROCEEDING INITIATED	81.22	640	\$6,341	\$4,057,957	\$2,334	\$3,758	17
JUDGEMENT FOR PLAINTIFF	0.51	4	\$5,270	\$21,079	\$6,082	\$2,475	23
ARBITRATION	0.38	3	\$58,026	\$174,079	\$40,372	\$41,833	16
ALL OTHER INCLUDING DISMISSALS	15.10	119	\$84,398	\$10,043,420	\$16,937	\$34,476	31
NOT SPECIFIED	2.79	22	\$10,866	\$239,046	\$487	\$7,570	6
TOTAL	100.00	788	\$18,446	\$14,535,581	\$4,651	\$8,641	19

PRODUCT LIABILITY
CLAIM DISPOSITION
FOR 1993

	% OF ALL CLAIMS	ALL CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVERAGE LOSS EXPENSE	AVERAGE INITIAL RESERVE	AVERAGE # OF MONTHS REPORT TO CLOSE
IN FAVOR OF DEFENDANT							
BEFORE COURT PROCEEDING INITIATED	49.21	715	\$0	\$0	\$268	\$1,400	6
DIRECTED VERDICT FOR DEFENDANT	0.48	7	\$0	\$0	\$8,259	\$5,286	57
JUDGEMENT FOR DEFENDANT	1.65	24	\$0	\$0	\$15,961	\$11,458	45
JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.14	2	\$0	\$0	\$13,960	\$2,500	39
ARBITRATION	0.07	1	\$0	\$0	\$0	\$750	8
ALL OTHER INCLUDING DISMISSALS	47.76	694	\$0	\$0	\$1,874	\$2,149	33
NOT SPECIFIED	0.69	10	\$0	\$0	\$5,727	\$8,565	17
TOTAL	100.00	1,453	\$0	\$0	\$1,389	\$1,993	20
IN FAVOR OF PLAINTIFF							
BEFORE COURT PROCEEDING INITIATED	70.90	519	\$5,668	\$2,941,922	\$907	\$3,705	5
DIRECTED VERDICT FOR PLAINTIFF	0.14	1	\$7,000	\$7,000	\$45,693	\$0	63
JUDGEMENT FOR PLAINTIFF	0.41	3	\$61,673	\$185,019	\$11,297	\$13,967	31
ARBITRATION	0.41	3	\$271,284	\$813,852	\$56,975	\$171,833	23
ALL OTHER INCLUDING DISMISSALS	26.64	195	\$71,470	\$13,936,643	\$42,839	\$28,899	26
NOT SPECIFIED	1.50	11	\$1,365	\$15,013	\$40	\$1,011	4
TOTAL	100.00	732	\$24,453	\$17,899,449	\$12,398	\$11,102	11

PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLAIM DISPOSITION
FOR YEARS 1986 - 1995

	% OF ALL CLAIMS	ALL CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVERAGE LOSS EXPENSE	AVERAGE INITIAL RESERVE	AVERAGE # OF MONTHS REPORT TO CLOSE
IN FAVOR OF DEFENDANT							
BEFORE COURT PROCEEDING INITIATED	67.98	5,472	\$0	\$0	\$383	\$2,792	8
DIRECTED VERDICT FOR DEFENDANT	0.63	51	\$0	\$0	\$23,788	\$23,517	36
JUDGEMENT FOR DEFENDANT	1.17	94	\$0	\$0	\$37,724	\$18,016	43
JUDGEMENT FOR DEFENDANT AFTER APPEAL	0.16	13	\$0	\$0	\$31,926	\$15,192	71
ARBITRATION	0.06	5	\$0	\$0	\$1,052	\$1,050	14
ALL OTHER INCLUDING DISMISSALS	28.75	2,314	\$0	\$0	\$5,218	\$6,519	32
NOT SPECIFIED	1.25	101	\$0	\$0	\$4,655	\$5,583	17
TOTAL	100.00	8,050	\$0	\$0	\$2,462	\$4,227	16
IN FAVOR OF PLAINTIFF							
BEFORE COURT PROCEEDING INITIATED	71.72	6,107	\$5,199	\$31,753,023	\$1,065	\$3,566	7
DIRECTED VERDICT FOR PLAINTIFF	0.31	26	\$41,245	\$1,072,367	\$57,404	\$8,190	30
JUDGEMENT FOR PLAINTIFF	0.45	38	\$129,247	\$4,911,367	\$34,010	\$21,605	32
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.07	6	\$148,425	\$890,547	\$60,572	\$17,292	68
ARBITRATION	0.16	14	\$77,950	\$1,091,295	\$22,650	\$47,405	19
ALL OTHER INCLUDING DISMISSALS	26.22	2,233	\$48,364	\$107,995,933	\$19,381	\$19,454	36
NOT SPECIFIED	1.07	91	\$30,988	\$2,819,936	\$17,075	\$22,722	12
TOTAL	100.00	8,515	\$17,679	\$150,534,468	\$6,436	\$8,114	15

LOCATION OF OCCURRENCE

These tables compare product liability claims by location of occurrence. The four specified locations in this table are home, auto, plant, and office. The following four tables contain annual summary data for the years 1995, 1994 and 1993, followed by a ten-year summary.

PRODUCT LIABILITY
LOCATION OF OCCURRENCE LOSS EXPERIENCE
FOR 1995

LOCATION OF OCCURRENCE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
HOME	538	41.94	273	\$40,500	\$11,056,421	\$7,333	\$8,988	8
AUTO	67	4.45	29	\$56,694	\$1,644,134	\$9,685	\$27,777	15
PLANT	182	6.61	43	\$25,199	\$1,083,559	\$11,068	\$17,680	40
OFFICE	112	10.60	69	\$5,392	\$372,029	\$523	\$6,086	5
MISCELLANEOUS	452	36.41	237	\$13,269	\$3,144,684	\$5,149	\$8,222	11
TOTAL	1,351	100.00	651	\$26,576	\$17,300,827	\$6,168	\$9,813	11

PRODUCT LIABILITY
LOCATION OF OCCURRENCE LOSS EXPERIENCE
FOR 1994

LOCATION OF OCCURRENCE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
HOME	530	34.64	273	\$11,024	\$3,009,616	\$2,022	\$4,950	7
AUTO	60	3.93	31	\$23,454	\$727,076	\$3,647	\$4,559	14
PLANT	322	16.75	132	\$38,234	\$5,046,942	\$11,675	\$21,399	69
OFFICE	157	16.37	129	\$1,730	\$223,214	\$420	\$2,587	6
MISCELLANEOUS	451	28.30	223	\$24,793	\$5,528,733	\$6,300	\$9,679	12
TOTAL	1,520	100.00	788	\$18,446	\$14,535,581	\$4,651	\$8,641	19

PRODUCT LIABILITY
LOCATION OF OCCURRENCE LOSS EXPERIENCE
FOR 1993

LOCATION OF OCCURRENCE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NOT SPECIFIED	25	1.50	11	\$23,007	\$253,078	\$427,065	\$12,077	12
HOME	714	42.08	308	\$6,744	\$2,077,083	\$1,561	\$3,119	8
AUTO	51	3.55	26	\$17,566	\$456,716	\$5,224	\$3,980	15
PLANT	467	13.52	99	\$44,744	\$4,429,614	\$10,807	\$17,406	20
OFFICE	115	9.43	69	\$2,996	\$206,714	\$1,304	\$3,461	4
MISCELLANEOUS	813	29.92	219	\$47,837	\$10,476,244	\$11,877	\$22,685	13
TOTAL	2,185	100.00	732	\$24,453	\$17,899,449	\$12,398	\$11,102	11

PRODUCT LIABILITY
TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE LOSS EXPERIENCE
FOR YEARS 1986 - 1995

LOCATION OF OCCURRENCE	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
NOT SPECIFIED	55	0.28	24	\$15,323	\$367,746	\$196,435	\$9,149	9
HOME	6,076	38.53	3,281	\$10,876	\$35,685,085	\$3,091	\$5,077	9
AUTO	627	3.71	316	\$26,590	\$8,402,530	\$5,893	\$11,965	14
PLANT	2,990	13.35	1,137	\$31,601	\$35,930,016	\$13,633	\$13,476	42
OFFICE	1,340	10.42	887	\$10,993	\$9,750,937	\$5,372	\$4,787	7
MISCELLANEOUS	5,477	33.71	2,870	\$21,045	\$60,398,154	\$6,208	\$10,057	14
TOTAL	16,565	100.00	8,515	\$17,679	\$150,534,468	\$6,436	\$8,114	15

PRODUCT INDEMNITY ANALYSIS

This section contains a claim data analysis by classification of the product which caused the loss. This section includes a separate Product Indemnity Analysis table for each of the years 1995, 1994, and 1993, as well as an analysis for the years 1986 through 1995 combined. The tables are sorted by category in descending frequency of paid claims.

PRODUCT LIABILITY
PRODUCT INDEMNITY ANALYSIS
FOR 1995

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
RESTAURANTS - SERVE NO ALCOHOL	90	8.29	54	\$574	\$30,998	\$7	\$872	2
FURNITURE AND FIXTURES	70	6.91	45	\$5,686	\$255,859	\$1,104	\$5,431	12
OIL, FUEL, GAS - CO AND DISTRIBUTORS	44	5.84	38	\$181,617	\$6,901,442	\$7,093	\$22,424	7
FOOD PRODUCTS - DRY	91	5.84	38	\$911	\$34,608	\$68	\$1,322	3
CHEMICAL MFG	60	5.53	36	\$7,655	\$275,571	\$3,331	\$11,225	24
FOOD PRODUCTS - NOT DRY	80	3.99	26	\$770	\$20,019	\$53	\$1,253	3
RESTAURANTS - SERVE ALCOHOL	45	3.53	23	\$987	\$22,711	\$100	\$1,051	5
MEDICAL EQUIPMENT AND INSTRUMENTS	22	3.07	20	\$9,450	\$189,005	\$3,163	\$1,905	21
GROCERY STORES AND MARKETS	51	3.07	20	\$803	\$16,066	\$171	\$2,109	4
APPLIANCES AND ACCESSORIES	27	2.76	18	\$34,265	\$616,770	\$24,925	\$38,340	19
MEAT, FISH, POULTRY, AND SEAFOOD	32	2.76	18	\$932	\$16,782	\$54	\$1,322	3
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	44	2.61	17	\$2,211	\$37,581	\$0	\$3,194	1
CANDY OR CONFECTIONARY PRODUCTS	21	2.30	15	\$1,030	\$15,454	\$182	\$1,147	10
CONTRACTORS - NOC	25	1.69	11	\$56,614	\$622,752	\$22,323	\$13,560	21
HEATING AND AIR CONDITIONING	33	1.69	11	\$192,964	\$2,122,599	\$70,303	\$56,736	11
PLUMBING	15	1.54	10	\$2,353	\$23,525	\$252	\$4,020	6
ELECTRICAL EQUIPMENT	19	1.38	9	\$30,477	\$274,289	\$9,589	\$4,546	14
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	20	1.23	8	\$41,060	\$328,480	\$23,414	\$21,500	25
DAIRY PRODUCTS	12	1.23	8	\$688	\$5,503	\$1	\$1,119	5
DELI, CATERERS, AND CAFETERIAS	59	1.23	8	\$550	\$4,400	\$20	\$825	4
FROZEN FOODS	14	1.23	8	\$713	\$5,700	\$99	\$2,344	2
METAL GOODS	15	1.23	8	\$21,576	\$172,604	\$11,877	\$5,663	29
WHEEL AND TIRE MFG	9	1.23	8	\$53,293	\$426,342	\$1,450	\$33,256	8
BATTERIES	9	1.23	8	\$627	\$5,016	\$0	\$794	2
PLASTIC, RUBBER GOODS - MFG	12	1.23	8	\$15,655	\$125,242	\$3,719	\$11,080	19
BOATS - USE	7	1.08	7	\$1,359	\$9,511	\$90	\$2,879	3
ANIMAL FEED	8	1.08	7	\$18,362	\$128,536	\$11,385	\$2,929	21
LIGHTS, LANTERNS, AND LAMPS	12	1.08	7	\$561	\$3,929	\$18	\$2,600	1
AUTO REPAIR SHOPS	8	0.92	6	\$10,267	\$61,603	\$96	\$2,600	6
GASOLINE STATIONS	9	0.92	6	\$790	\$4,742	\$551	\$3,167	5
MANUFACTURERS - NOC	9	0.92	6	\$240,903	\$1,445,417	\$36,744	\$59,250	44
VALVES, PUMPS, COMPRESSORS MFG	6	0.92	6	\$46,267	\$277,603	\$29,978	\$26,000	16
WATER SOFTENING EQUIPMENT	6	0.92	6	\$3,469	\$20,813	\$1,662	\$14,833	7
ASBESTOS GOODS MFG	45	0.92	6	\$352	\$2,111	\$2,290	\$1,733	87
ROOFING	8	0.77	5	\$19,537	\$97,687	\$1,133	\$20,560	11
BAKERIES AND BAKERY GOODS	14	0.77	5	\$181	\$905	\$0	\$660	1
LADDERS, HOISTS, AND SCAFFOLDS	6	0.77	5	\$21,020	\$105,100	\$79,468	\$32,240	13
SWIMMING POOLS	5	0.77	5	\$37,100	\$185,500	\$6,994	\$13,660	30
FARM MACHINERY	8	0.61	4	\$89,801	\$359,203	\$8,572	\$50,989	11
CONCRETE AND ASPHALT CONSTRUCTION	14	0.61	4	\$7,660	\$30,640	\$661	\$3,000	12
COSMETICS	5	0.61	4	\$10,005	\$40,020	\$31,505	\$10,000	16
EXERCISE, SPORTING GOODS AND EQUIP	5	0.61	4	\$5,947	\$23,788	\$3,186	\$23,819	8
BOAT OR SHIP BUILDING	3	0.46	3	\$15,987	\$50,960	\$21,360	\$13,967	27
FURS, FABRICS AND OTHER CLOTHING	8	0.46	3	\$150,126	\$450,378	\$29,205	\$3,550	11
GAS, STEAM, WATER, AND SEWER MAINS	5	0.46	3	\$19,306	\$57,918	\$4,032	\$3,917	23
CARPENTRY AND FLOOR COVERINGS	15	0.46	3	\$1,486	\$4,457	\$0	\$21,167	2
CONCESSIONAIRES	9	0.46	3	\$2,089	\$6,266	\$0	\$1,050	8
DOOR AND WINDOWS MFG	5	0.46	3	\$59,267	\$177,800	\$8,747	\$21,667	43
DRUG AND PHARMACEUTICALS	12	0.46	3	\$204	\$613	\$146	\$312	19
RECREATIONAL VEHICLE MFG	7	0.46	3	\$3,258	\$9,775	\$1,636	\$12,000	13
MOBILE HOME MFG	3	0.46	3	\$13,817	\$41,450	\$31,419	\$15,033	58
AUTO RENTAL OR LEASING	5	0.46	3	\$8,747	\$26,242	\$1,567	\$6,667	2
PRINTING	3	0.46	3	\$42,654	\$127,963	\$0	\$41,333	5
THEATERS	7	0.46	3	\$736	\$2,207	\$0	\$1,500	5
CARPET AND FURNITURE CLEANING	2	0.31	2	\$5,068	\$10,135	\$0	\$63,500	14
ALARMS AND DETECTION DEVICES	6	0.31	2	\$2,203	\$4,405	\$1,695	\$1,450	13
ELECTRIC CABLES, CONDUIT, AND WIRING	4	0.31	2	\$9,819	\$19,638	\$20	\$3,000	4
ELEVATOR, ESCALATOR, MOVING SIDEWALK	7	0.31	2	\$1,808	\$3,615	\$12	\$3,750	3
WAX, PAINT, OR VARNISH	11	0.31	2	\$18,358	\$36,715	\$3,243	\$950	15
GLASS DEALERS AND GLAZIERS	3	0.31	2	\$38,172	\$76,343	\$9,183	\$13,172	7
BEVERAGE BOTTLER - NON-ALCOHOLIC	9	0.31	2	\$475	\$950	\$0	\$80	13

PRODUCT LIABILITY
PRODUCT INDEMNITY ANALYSIS
FOR 1995

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
WIRE GOODS	2	0.31	2	\$137,750	\$275,500	\$9,363	\$37,875	19
TOOL MFG	7	0.31	2	\$14,500	\$29,000	\$10,991	\$21,260	48
VENDING MACHINES MFG	6	0.31	2	\$1,369	\$2,738	\$12	\$1,260	1
OPTICAL AND HEARING GOODS	2	0.31	2	\$1,125	\$2,250	\$0	\$5,250	10
TOYS AND GAMES	3	0.31	2	\$453	\$906	\$0	\$1,875	5
STORES AND DISTR - NO FOOD OR DRINK	7	0.31	2	\$5,750	\$11,500	\$4,460	\$40,000	11
CONTRACTOR EQUIPMENT	4	0.15	1	\$1,390	\$1,390	\$0	\$10,000	1
SHOES, BOOTS, OR SLIPPERS	7	0.15	1	\$691	\$691	\$0	\$700	2
LAUNDRY SERVICES	2	0.15	1	\$8,000	\$8,000	\$98	\$1,200	39
GARDENING EQUIPMENT AND LANDSCAPING	2	0.15	1	\$564	\$564	\$0	\$0	5
REFRIGERATION	2	0.15	1	\$725	\$725	\$0	\$3,000	1
SEPTIC TANKS	1	0.15	1	\$13,750	\$13,750	\$14,086	\$7,600	40
MASONRY, PLASTERING, MARBLE, OR TILE	3	0.15	1	\$4,157	\$4,157	\$0	\$4,157	1
PREFABRICATED BUILDING MFG	1	0.15	1	\$1,505	\$1,505	\$202	\$1,600	4
WATER AND FIRE PROOFING	1	0.15	1	\$4,366	\$4,366	\$982	\$1,000	1
FRUIT OR VEGETABLES	5	0.15	1	\$2,175	\$2,175	\$0	\$2,175	19
TEXTILE MFG	1	0.15	1	\$100	\$100	\$25	\$2,500	10
LUMBER AND WOOD MFG	1	0.15	1	\$44,750	\$44,750	\$1,954	\$10,000	35
BOXES AND COMPOSITION GOODS	1	0.15	1	\$94	\$94	\$0	\$500	1
FERTILIZERS	1	0.15	1	\$31,786	\$31,786	\$0	\$25,000	11
EXPLOSIVES OR FIREWORKS MFG	1	0.15	1	\$4,177	\$4,177	\$1,314	\$0	4
INSTRUMENT MFG	1	0.15	1	\$59,143	\$59,143	\$0	\$30,000	11
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	2	0.15	1	\$105,000	\$105,000	\$13,439	\$5,000	13
AIRCRAFT OR AIRCRAFT PARTS MFG	1	0.15	1	\$150,823	\$150,823	\$66,820	\$26,000	20
GRAIN ELEVATOR OPERATIONS	1	0.15	1	\$75,000	\$75,000	\$13,134	\$50,000	66
BOTTLE AND JAR MFG	1	0.15	1	\$15,000	\$15,000	\$10,690	\$15,000	31
LEATHER GOODS	1	0.15	1	\$600	\$600	\$819	\$0	10
CLAY PRODUCTS	2	0.15	1	\$381	\$381	\$0	\$1,500	2
OIL REFINERIES	1	0.15	1	\$500	\$500	\$0	\$500	1
ANIMAL BOARDING	1	0.00	0	\$0	\$0	\$0	\$0	0
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.00	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	1	0.00	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	1	0.00	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	1	0.00	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	2	0.00	0	\$0	\$0	\$0	\$0	0
TV OR RADIO	1	0.00	0	\$0	\$0	\$0	\$0	0
BUILDING MATERIALS	24	0.00	0	\$0	\$0	\$0	\$0	0
BUILDING STRUCTURES	1	0.00	0	\$0	\$0	\$0	\$0	0
ICE DEALERS AND DISTRIBUTORS	1	0.00	0	\$0	\$0	\$0	\$0	0
ALCOHOL, LIQUOR - MFG, DISTR, STORES	3	0.00	0	\$0	\$0	\$0	\$0	0
HARDWARE, HOME IMPROVEMENT STORES	4	0.00	0	\$0	\$0	\$0	\$0	0
SOAP AND DETERGENTS	1	0.00	0	\$0	\$0	\$0	\$0	0
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	2	0.00	0	\$0	\$0	\$0	\$0	0
INK AND DYES	1	0.00	0	\$0	\$0	\$0	\$0	0
CANS, DRUMS, AND METAL CONTAINERS	2	0.00	0	\$0	\$0	\$0	\$0	0
COMMUNICATION, RECORDING SYSTEMS	2	0.00	0	\$0	\$0	\$0	\$0	0
SIGN MFG AND INSTALLATION	1	0.00	0	\$0	\$0	\$0	\$0	0
PIPE MFG	1	0.00	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	2	0.00	0	\$0	\$0	\$0	\$0	0
ANIMAL DEALERS	1	0.00	0	\$0	\$0	\$0	\$0	0
HOBBY, WALLPAPERS, ART STORES	1	0.00	0	\$0	\$0	\$0	\$0	0
PIPELINES	1	0.00	0	\$0	\$0	\$0	\$0	0
CLUBS	2	0.00	0	\$0	\$0	\$0	\$0	0
SAND OR GRAVEL DIGGING, QUARRIES	2	0.00	0	\$0	\$0	\$0	\$0	0
JANITORIAL SERVICES	2	0.00	0	\$0	\$0	\$0	\$0	0
FORESTRY SERVICE	1	0.00	0	\$0	\$0	\$0	\$0	0
TOTAL	1,351	100.00	651	\$26,576	\$17,300,827	\$6,168	\$9,813	11

PRODUCT LIABILITY PRODUCT INDEMNITY ANALYSIS FOR 1994

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
OIL, FUEL, GAS - CO AND DISTRIBUTORS	102	11.80	93	\$1,538	\$143,074	\$220	\$2,287	3
ASBESTOS GOODS MFG	126	11.29	89	\$2,397	\$213,369	\$9,960	\$657	89
FOOD PRODUCTS - NOT DRY	121	5.84	46	\$928	\$42,676	\$140	\$1,322	5
FOOD PRODUCTS - DRY	91	5.58	44	\$746	\$32,804	\$161	\$1,098	4
RESTAURANTS - SERVE ALCOHOL	121	5.20	41	\$2,577	\$105,669	\$873	\$1,407	9
FURNITURE AND FIXTURES	49	3.93	31	\$25,064	\$776,980	\$4,595	\$5,887	15
MEAT, FISH, POULTRY, AND SEAFOOD	54	3.05	24	\$688	\$16,516	\$4	\$861	4
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	36	2.54	20	\$71,825	\$1,436,497	\$19,212	\$38,798	27
MEDICAL EQUIPMENT AND INSTRUMENTS	21	2.16	17	\$12,849	\$218,431	\$6,411	\$11,312	11
APPLIANCES AND ACCESSORIES	22	2.16	17	\$6,552	\$111,389	\$2,580	\$8,981	11
RESTAURANTS - SERVE NO ALCOHOL	29	2.16	17	\$1,441	\$24,501	\$334	\$2,698	7
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	38	2.03	16	\$47,401	\$758,421	\$6,733	\$4,895	11
CONCESSIONAIRES	36	1.90	15	\$754	\$11,314	\$0	\$1,943	3
ELECTRICAL EQUIPMENT	19	1.78	14	\$5,944	\$83,222	\$3,586	\$3,876	12
BEVERAGE BOTTLER - NON-ALCOHOLIC	22	1.78	14	\$1,503	\$21,037	\$482	\$3,268	7
CHEMICAL MFG	127	1.65	13	\$25,262	\$328,404	\$12,191	\$11,835	20
PLUMBING	13	1.52	12	\$2,131	\$25,569	\$64	\$4,529	5
WHEEL AND TIRE MFG	14	1.52	12	\$4,964	\$59,573	\$1,309	\$10,217	20
CANDY OR CONFECTIONARY PRODUCTS	13	1.40	11	\$362	\$3,987	\$52	\$505	2
GROCERY STORES AND MARKETS	23	1.40	11	\$926	\$10,186	\$108	\$1,591	6
AUTO REPAIR SHOPS	10	1.27	10	\$3,546	\$35,455	\$226	\$6,264	5
HEATING AND AIR CONDITIONING	17	1.27	10	\$47,843	\$478,434	\$10,043	\$18,469	17
FROZEN FOODS	29	1.27	10	\$2,989	\$29,886	\$100	\$2,243	3
FARM MACHINERY	16	1.14	9	\$101,181	\$910,626	\$21,282	\$20,190	15
DAIRY PRODUCTS	15	1.14	9	\$1,765	\$15,887	\$641	\$1,417	4
PLASTIC, RUBBER GOODS - MFG	16	1.14	9	\$15,192	\$136,729	\$6,898	\$12,756	10
ROOFING	11	1.02	8	\$16,909	\$135,275	\$1,821	\$4,938	21
CONTRACTORS - NOC	18	0.89	7	\$2,526	\$17,679	\$943	\$4,943	6
CARPENTRY AND FLOOR COVERINGS	10	0.89	7	\$2,369	\$16,580	\$1,330	\$3,500	7
DELI, CATERERS, AND CAFETERIAS	14	0.89	7	\$417	\$2,919	\$221	\$1,071	3
CONCRETE AND ASPHALT CONSTRUCTION	10	0.76	6	\$13,200	\$79,197	\$6,956	\$5,983	21
ANIMAL FEED	10	0.76	6	\$4,558	\$27,350	\$74	\$5,383	2
COSMETICS	10	0.76	6	\$1,380	\$8,278	\$209	\$1,688	10
FURS, FABRICS AND OTHER CLOTHING	11	0.63	5	\$154,716	\$773,580	\$12,055	\$21,900	33
AMUSEMENT DEVICES	5	0.63	5	\$8,040	\$40,202	\$1,058	\$12,900	10
LUMBER AND WOOD MFG	6	0.51	4	\$5,052	\$20,209	\$5,271	\$30,598	29
LADDERS, HOISTS, AND SCAFFOLDS	6	0.51	4	\$586,515	\$2,346,058	\$36,960	\$116,250	16
TOOL MFG	18	0.51	4	\$15,800	\$63,200	\$12,179	\$20,375	15
METAL GOODS	6	0.51	4	\$323,694	\$1,294,775	\$11,977	\$271,881	19
RECREATIONAL VEHICLE MFG	4	0.51	4	\$93,750	\$375,000	\$54,895	\$100,000	41
OPTICAL AND HEARING GOODS	4	0.51	4	\$2,393	\$9,571	\$3,226	\$1,250	20
CARPET AND FURNITURE CLEANING	3	0.38	3	\$845	\$2,536	\$138	\$4,833	4
GLASS DEALERS AND GLAZIERS	4	0.38	3	\$5,423	\$16,270	\$0	\$1,600	24
WALL AND CEILING INSTALLATION	3	0.38	3	\$7,908	\$23,724	\$12,958	\$4,167	3
FRUIT OR VEGETABLES	5	0.38	3	\$203	\$610	\$10	\$1,000	1
TEXTILE MFG	4	0.38	3	\$1,300	\$3,900	\$0	\$1,333	2
LIGHTS, LANTERNS, AND LAMPS	5	0.38	3	\$76,076	\$228,228	\$4,876	\$10,867	16
PIPE MFG	4	0.38	3	\$20,055	\$60,166	\$16,312	\$7,167	55
GASOLINE STATIONS	7	0.25	2	\$93	\$185	\$0	\$0	1
INSULATION - OTHER THAN ASBESTOS	2	0.25	2	\$301,000	\$602,000	\$15,872	\$105,076	21
ALARMS AND DETECTION DEVICES	4	0.25	2	\$4,928	\$9,856	\$950	\$950	3
ELECTRIC CABLES, CONDUIT, AND WIRING	3	0.25	2	\$2,143	\$4,286	\$0	\$2,750	1
WAX, PAINT, OR VARNISH	9	0.25	2	\$2,254	\$4,508	\$27	\$2,750	2
GAS, STEAM, WATER, AND SEWER MAINS	3	0.25	2	\$2,778	\$5,556	\$0	\$6,300	12
REFRIGERATION	2	0.25	2	\$68,396	\$136,792	\$32,536	\$18,000	59
HARDWARE, HOME IMPROVEMENT STORES	4	0.25	2	\$1,808	\$3,616	\$3,230	\$76,000	6
PAPER PRODUCTS	3	0.25	2	\$153	\$306	\$0	\$125	2
FERTILIZERS	4	0.25	2	\$7,850	\$15,700	\$1,906	\$15,500	4
ADHESIVE AND ABRASIVE GOODS	2	0.25	2	\$17,224	\$34,447	\$1,966	\$11,000	13

PRODUCT LIABILITY
PRODUCT INDEMNITY ANALYSIS
FOR 1994

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
WIRE GOODS	4	0.25	2	\$185,000	\$370,000	\$17,027	\$57,500	28
BATTERIES	2	0.25	2	\$2,520	\$5,040	\$5,158	\$13,450	30
TOYS AND GAMES	2	0.25	2	\$3,334	\$6,668	\$0	\$2,350	10
SIGN MFG AND INSTALLATION	2	0.25	2	\$264,754	\$529,508	\$20,512	\$57,250	20
SWIMMING POOLS	2	0.25	2	\$12,923	\$25,845	\$2,119	\$3,450	15
STORES AND DISTR - NO FOOD OR DRINK	3	0.25	2	\$7,375	\$14,750	\$8,471	\$15,000	14
BOTTLE AND JAR MFG	4	0.25	2	\$518	\$1,035	\$1,080	\$750	7
SAND OR GRAVEL DIGGING, QUARRIES	2	0.25	2	\$13,672	\$27,344	\$198	\$32,500	47
MANUFACTURERS - NOC	5	0.13	1	\$5,573	\$5,573	\$0	\$0	3
FIREARMS, AMMUNITION - MFG AND REPAIR	1	0.13	1	\$1,000	\$1,000	\$9,533	\$25,000	7
CONTRACTOR EQUIPMENT	2	0.13	1	\$645	\$645	\$332	\$1,900	6
SHOES, BOOTS, OR SLIPPERS	1	0.13	1	\$170	\$170	\$19	\$3,500	4
LAUNDRY SERVICES	3	0.13	1	\$6,200	\$6,200	\$0	\$7,500	7
GARDENING EQUIPMENT AND LANDSCAPING	2	0.13	1	\$4,500	\$4,500	\$10,600	\$10,000	37
WATER SOFTENING EQUIPMENT	1	0.13	1	\$220	\$220	\$0	\$500	1
TV OR RADIO	1	0.13	1	\$89	\$89	\$0	\$1,000	1
MASONRY, PLASTERING, MARBLE, OR TILE	1	0.13	1	\$832	\$832	\$0	\$1,000	0
BUILDING MATERIALS	4	0.13	1	\$9,000	\$9,000	\$0	\$8,000	16
METAL ERECTION	1	0.13	1	\$4,500	\$4,500	\$0	\$3,000	3
DRILLING	1	0.13	1	\$3,250	\$3,250	\$9,330	\$10,000	47
BUILDING STRUCTURES	1	0.13	1	\$375,000	\$375,000	\$46,655	\$2,000	42
ICE DEALERS AND DISTRIBUTORS	1	0.13	1	\$36,500	\$36,500	\$0	\$40,000	16
ALCOHOL, LIQUOR - MFG, DISTR, STORES	5	0.13	1	\$783	\$783	\$0	\$480	0
WATER BOTTLING	1	0.13	1	\$3,949	\$3,949	\$0	\$5,000	0
DOOR AND WINDOWS MFG	3	0.13	1	\$500	\$500	\$10,489	\$25,000	22
DRUG AND PHARMACEUTICALS	7	0.13	1	\$18	\$18	\$0	\$18	5
EXPLOSIVES OR FIREWORKS MFG	1	0.13	1	\$630	\$630	\$3,079	\$5,000	23
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	1	0.13	1	\$4,229	\$4,229	\$21	\$7,000	3
METAL EXTRACTION AND PROCESSING	2	0.13	1	\$32,000	\$32,000	\$104,141	\$20,000	32
TANK BUILDING	2	0.13	1	\$22,080	\$22,080	\$402	\$25,000	29
ENGINE OR TURBINE MFG	1	0.13	1	\$13,067	\$13,067	\$0	\$7,500	4
AIRCRAFT OR AIRCRAFT PARTS MFG	2	0.13	1	\$150,823	\$150,823	\$66,820	\$25,000	12
BICYCLES	1	0.13	1	\$1,750	\$1,750	\$0	\$5,000	12
EXERCISE, SPORTING GOODS AND EQUIP	1	0.13	1	\$1,000	\$1,000	\$0	\$5,000	42
PENCIL, PEN, CRAYON OR CHALK MFG	2	0.13	1	\$40	\$40	\$0	\$40	0
MOTION PICTURES	2	0.13	1	\$48	\$48	\$0	\$500	1
MATCH AND CHARCOAL MFG	1	0.13	1	\$600	\$600	\$0	\$600	5
GRAIN ELEVATOR OPERATIONS	1	0.13	1	\$450,000	\$450,000	\$89,345	\$150,000	59
ANIMAL DEALERS	2	0.13	1	\$22,500	\$22,500	\$2,406	\$5,000	8
PIPELINES	1	0.13	1	\$1,750	\$1,750	\$1,172	\$500	7
SEED MERCHANT	1	0.13	1	\$5,750	\$5,750	\$813	\$5,000	3
CLUBS	2	0.13	1	\$3,200	\$3,200	\$0	\$1,900	1
VALVES, PUMPS, COMPRESSORS MFG	5	0.00	0	\$0	\$0	\$0	\$0	0
BOAT OR SHIP BUILDING	1	0.00	0	\$0	\$0	\$0	\$0	0
ELEVATOR, ESCALATOR, MOVING SIDEWALK	9	0.00	0	\$0	\$0	\$0	\$0	0
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	1	0.00	0	\$0	\$0	\$0	\$0	0
BAKERIES AND BAKERY GOODS	10	0.00	0	\$0	\$0	\$0	\$0	0
NET, ROPE, AND FIBER MFG	1	0.00	0	\$0	\$0	\$0	\$0	0
SOAP AND DETERGENTS	2	0.00	0	\$0	\$0	\$0	\$0	0
BOLTS, NUTS, NAILS, TACKS, SCREWS	1	0.00	0	\$0	\$0	\$0	\$0	0
VENDING MACHINES MFG	1	0.00	0	\$0	\$0	\$0	\$0	0
INSTRUMENT MFG	1	0.00	0	\$0	\$0	\$0	\$0	0
COMMUNICATION, RECORDING SYSTEMS	1	0.00	0	\$0	\$0	\$0	\$0	0
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	2	0.00	0	\$0	\$0	\$0	\$0	0
BARBER SUPPLIES AND HAIR PIECES	1	0.00	0	\$0	\$0	\$0	\$0	0
DISCOUNT STORES	1	0.00	0	\$0	\$0	\$0	\$0	0
HOBBY, WALLPAPERS, ART STORES	1	0.00	0	\$0	\$0	\$0	\$0	0
AUTO RENTAL OR LEASING	2	0.00	0	\$0	\$0	\$0	\$0	0

PRODUCT LIABILITY
PRODUCT INDEMNITY ANALYSIS
FOR 1994

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
SHOPPING CTRS, INDOOR MALLS - NOT OCC	1	0.00	0	\$0	\$0	\$0	\$0	0
TOTAL	1,520	100.00	788	\$18,446	\$14,535,581	\$4,651	\$8,641	19

PRODUCT LIABILITY PRODUCT INDEMNITY ANALYSIS FOR 1993

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
ASBESTOS GOODS MFG	272	7.79	57	\$2,817	\$160,553	\$3,729	\$395	19
FOOD PRODUCTS - NOT DRY	246	6.97	51	\$1,976	\$100,800	\$152	\$2,204	5
FOOD PRODUCTS - DRY	71	6.56	48	\$4,215	\$202,336	\$46	\$4,599	5
RESTAURANTS - SERVE ALCOHOL	160	5.19	38	\$2,236	\$84,957	\$158	\$897	3
MEAT, FISH, POULTRY, AND SEAFOOD	60	4.37	32	\$818	\$26,173	\$5	\$902	3
GASOLINE STATIONS	34	4.23	31	\$1,726	\$53,503	\$55	\$2,161	2
CHEMICAL MFG	191	2.73	20	\$48,352	\$967,036	\$15,137	\$6,283	18
RESTAURANTS - SERVE NO ALCOHOL	48	2.60	19	\$874	\$16,607	\$572	\$1,439	6
SHOES, BOOTS, OR SLIPPERS	27	2.46	18	\$1,825	\$32,858	\$928	\$4,392	6
DELI, CATERERS, AND CAFETERIAS	44	2.46	18	\$861	\$15,498	\$389	\$1,572	4
BEVERAGE BOTTLER - NON-ALCOHOLIC	33	2.46	18	\$1,198	\$21,558	\$771	\$1,318	8
CONCRETE AND ASPHALT CONSTRUCTION	26	2.19	16	\$23,572	\$377,149	\$17,627	\$18,169	21
FURNITURE AND FIXTURES	25	2.19	16	\$15,788	\$252,607	\$914	\$8,424	18
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	42	1.91	14	\$2,502	\$35,033	\$1,813	\$4,121	11
APPLIANCES AND ACCESSORIES	17	1.78	13	\$17,166	\$223,161	\$5,011	\$5,163	8
LAUNDRY SERVICES	20	1.64	12	\$2,088	\$25,055	\$0	\$2,765	2
HEATING AND AIR CONDITIONING	21	1.64	12	\$88,041	\$1,056,497	\$6,680	\$15,103	15
CANDY OR CONFECTIONARY PRODUCTS	26	1.64	12	\$6,255	\$75,062	\$7	\$9,467	2
PLASTIC, RUBBER GOODS - MFG	22	1.64	12	\$72,348	\$868,176	\$15,432	\$46,995	8
ANIMAL FEED	12	1.50	11	\$6,495	\$71,450	\$2,655	\$5,260	17
WHEEL AND TIRE MFG	14	1.50	11	\$19,483	\$214,310	\$1,686	\$7,526	9
MEDICAL EQUIPMENT AND INSTRUMENTS	11	1.37	10	\$18,227	\$182,265	\$6,685	\$2,131	11
DAIRY PRODUCTS	31	1.37	10	\$726	\$7,258	\$5	\$2,063	5
CARPENTRY AND FLOOR COVERINGS	15	1.23	9	\$2,762	\$24,855	\$556	\$3,231	9
ROOFING	16	1.23	9	\$174,796	\$1,573,167	\$26,644	\$93,285	25
FRUIT OR VEGETABLES	13	1.23	9	\$2,059	\$18,535	\$629	\$3,481	6
FARM MACHINERY	14	1.09	8	\$80,207	\$641,659	\$4,519	\$37,674	7
GROCERY STORES AND MARKETS	12	1.09	8	\$654	\$5,229	\$6	\$943	3
DRUG AND PHARMACEUTICALS	313	1.09	8	\$102	\$816	\$0	\$0	2
METAL GOODS	12	1.09	8	\$11,182	\$89,457	\$3,219	\$10,188	20
AUTO REPAIR SHOPS	8	0.96	7	\$7,550	\$52,847	\$4,937	\$19,571	15
VALVES, PUMPS, COMPRESSORS MFG	8	0.96	7	\$49,169	\$344,183	\$13,298	\$2,289	7
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	21	0.96	7	\$238,470	\$1,669,292	\$22,109	\$76,857	29
ELECTRICAL EQUIPMENT	16	0.96	7	\$12,776	\$89,435	\$3,813	\$9,898	3
FROZEN FOODS	16	0.96	7	\$4,534	\$31,735	\$7	\$5,173	2
REFRIGERATION	6	0.82	6	\$114,851	\$689,108	\$5,682	\$27,740	13
LUMBER AND WOOD MFG	7	0.82	6	\$30,395	\$182,367	\$783,614	\$6,083	18
TOOL MFG	13	0.82	6	\$8,060	\$48,361	\$3,498	\$17,833	14
TOYS AND GAMES	8	0.82	6	\$14,449	\$86,695	\$2,200	\$16,133	15
ELEVATOR, ESCALATOR, MOVING SIDEWALK	7	0.68	5	\$87,650	\$438,250	\$39,393	\$12,000	48
OIL, FUEL, GAS - CO AND DISTRIBUTORS	5	0.55	4	\$32,358	\$129,430	\$11,162	\$27,000	40
FURS, FABRICS AND OTHER CLOTHING	10	0.55	4	\$980	\$3,919	\$64	\$1,520	18
WAX, PAINT, OR VARNISH	13	0.55	4	\$9,923	\$39,690	\$0	\$12,313	14
GAS, STEAM, WATER, AND SEWER MAINS	6	0.55	4	\$4,671	\$18,684	\$1,811	\$6,675	14
DOOR AND WINDOWS MFG	9	0.55	4	\$253,863	\$1,015,450	\$93,830	\$10,750	39
BATTERIES	4	0.55	4	\$888	\$3,550	\$1,295	\$5,600	15
RECREATIONAL VEHICLE MFG	7	0.55	4	\$31,294	\$125,176	\$15,871	\$26,520	22
MANUFACTURERS - NOC	5	0.41	3	\$216,667	\$650,000	\$37,262	\$119,167	30
CONTRACTOR EQUIPMENT	6	0.41	3	\$59,392	\$178,175	\$17,593	\$69,167	29
ALARMS AND DETECTION DEVICES	4	0.41	3	\$21,696	\$65,087	\$4,449	\$23,033	18
PLUMBING	8	0.41	3	\$85,355	\$256,065	\$9,386	\$3,500	6
CONCESSIONAIRES	4	0.41	3	\$627	\$1,880	\$719	\$5,667	9
UNKNOWN BUSINESS CLASSIFICATION	8	0.27	2	\$5,500	\$11,000	\$22,847	\$7,500	33
PRODUCTS - COMPLETED OPERATIONS - NOC	4	0.27	2	\$3,158	\$6,315	\$2,049	\$900	5
ANIMAL BOARDING	3	0.27	2	\$2,415	\$4,829	\$70	\$375	3
BOAT OR SHIP BUILDING	3	0.27	2	\$5,750	\$11,500	\$8,965	\$36,750	8
CARPET AND FURNITURE CLEANING	4	0.27	2	\$1,461	\$2,922	\$114	\$250	9
TV OR RADIO	2	0.27	2	\$184	\$368	\$0	\$950	2
BUILDING MATERIALS	4	0.27	2	\$217,500	\$435,000	\$32,379	\$7,500	20

PRODUCT LIABILITY PRODUCT INDEMNITY ANALYSIS FOR 1993

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
METAL ERECTION	3	0.27	2	\$503,425	\$1,006,850	\$216,200	\$510,000	33
FENCES	2	0.27	2	\$104,688	\$209,375	\$575	\$2,750	53
BAKERIES AND BAKERY GOODS	5	0.27	2	\$372	\$743	\$17	\$200	12
FERTILIZERS	4	0.27	2	\$3,500	\$7,000	\$5,057	\$20,000	41
LIGHTS, LANTERNS, AND LAMPS	5	0.27	2	\$263	\$525	\$52	\$250	2
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	2	0.27	2	\$25,000	\$50,000	\$46,978	\$62,500	51
AIRCRAFT OR AIRCRAFT PARTS MFG	6	0.27	2	\$221,693	\$443,385	\$88,282	\$230,000	52
COSMETICS	4	0.27	2	\$613	\$1,225	\$0	\$2,513	9
PIPE MFG	4	0.27	2	\$626	\$1,251	\$88	\$0	1
DISCOUNT STORES	2	0.27	2	\$2,875	\$5,750	\$5,645	\$12,750	15
HOBBY, WALLPAPERS, ART STORES	2	0.27	2	\$8,837	\$17,674	\$166	\$12,563	11
BOTTLE AND JAR MFG	2	0.27	2	\$497	\$993	\$0	\$950	3
FIRE EXTINGUISHERS	1	0.14	1	\$700	\$700	\$73	\$0	1
ELECTRIC CABLES, CONDUIT, AND WIRING	3	0.14	1	\$1,152	\$1,152	\$0	\$1,515	4
GLASS DEALERS AND GLAZIERS	4	0.14	1	\$250	\$250	\$0	\$500	2
MASONRY, PLASTERING, MARBLE, OR TILE	1	0.14	1	\$3,500	\$3,500	\$3,497	\$900	6
DRILLING	1	0.14	1	\$12,000	\$12,000	\$3,489	\$7,500	36
HONEY, MOLASSES, AND SYRUPS	1	0.14	1	\$2,750	\$2,750	\$4,000	\$10,000	45
ALCOHOL, LIQUOR - MFG, DISTR, STORES	5	0.14	1	\$538	\$538	\$0	\$500	27
TENTS AND CANOPIES	2	0.14	1	\$2,930	\$2,930	\$0	\$3,000	1
TEXTILE MFG	1	0.14	1	\$75	\$75	\$0	\$400	3
PAPER PRODUCTS	5	0.14	1	\$12,000	\$12,000	\$3,673	\$8,000	34
BOXES AND COMPOSITION GOODS	1	0.14	1	\$10,337	\$10,337	\$54,211	\$5,000	48
SOAP AND DETERGENTS	1	0.14	1	\$178	\$178	\$0	\$250	0
INK AND DYES	1	0.14	1	\$150,000	\$150,000	\$68,089	\$25,000	20
METAL EXTRACTION AND PROCESSING	2	0.14	1	\$2,000	\$2,000	\$0	\$1,000	2
WIRE GOODS	1	0.14	1	\$345	\$345	\$345	\$0	2
AEROSOL CONTAINERS	1	0.14	1	\$10,500	\$10,500	\$4,791	\$25,000	13
CUTLERY, RAZORS, AND FLATWARE	2	0.14	1	\$2,818	\$2,818	\$0	\$500	8
TANK BUILDING	2	0.14	1	\$400,000	\$400,000	\$133,323	\$40,000	41
BOLTS, NUTS, NAILS, TACKS, SCREWS	1	0.14	1	\$900,000	\$900,000	\$36,999	\$5,000	36
VENDING MACHINES MFG	1	0.14	1	\$656	\$656	\$0	\$500	3
INSTRUMENT MFG	2	0.14	1	\$38,000	\$38,000	\$9,195	\$150,000	6
MOBILE HOME MFG	1	0.14	1	\$200,000	\$200,000	\$18,816	\$15,000	30
OPTICAL AND HEARING GOODS	1	0.14	1	\$248	\$248	\$0	\$250	1
EXERCISE, SPORTING GOODS AND EQUIP	1	0.14	1	\$7,500	\$7,500	\$1,879	\$7,500	9
SIGN MFG AND INSTALLATION	2	0.14	1	\$287,775	\$287,775	\$23,131	\$0	60
MATCH AND CHARCOAL MFG	1	0.14	1	\$400	\$400	\$0	\$1,000	1
GRAIN ELEVATOR OPERATIONS	1	0.14	1	\$10,000	\$10,000	\$1,560	\$5,000	45
ANIMAL DEALERS	1	0.14	1	\$82,743	\$82,743	\$207,450	\$25,000	114
LEATHER GOODS	1	0.14	1	\$350	\$350	\$0	\$0	2
FIREARMS, AMMUNITION - MFG AND REPAIR	1	0.00	0	\$0	\$0	\$0	\$0	0
INSULATION - OTHER THAN ASBESTOS	1	0.00	0	\$0	\$0	\$0	\$0	0
BOATS - USE	3	0.00	0	\$0	\$0	\$0	\$0	0
JUNK AND SCRAP DEALERS	1	0.00	0	\$0	\$0	\$0	\$0	0
GARDENING EQUIPMENT AND LANDSCAPING	1	0.00	0	\$0	\$0	\$0	\$0	0
BUILDING STRUCTURES	2	0.00	0	\$0	\$0	\$0	\$0	0
WATER AND FIRE PROOFING	1	0.00	0	\$0	\$0	\$0	\$0	0
ICE DEALERS AND DISTRIBUTORS	1	0.00	0	\$0	\$0	\$0	\$0	0
BABY FOOD	2	0.00	0	\$0	\$0	\$0	\$0	0
WATER BOTTLING	1	0.00	0	\$0	\$0	\$0	\$0	0
NET, ROPE, AND FIBER MFG	1	0.00	0	\$0	\$0	\$0	\$0	0
LADDERS, HOISTS, AND SCAFFOLDS	1	0.00	0	\$0	\$0	\$0	\$0	0
HARDWARE, HOME IMPROVEMENT STORES	4	0.00	0	\$0	\$0	\$0	\$0	0
ADHESIVE AND ABRASIVE GOODS	2	0.00	0	\$0	\$0	\$0	\$0	0
BICYCLES	2	0.00	0	\$0	\$0	\$0	\$0	0
SWIMMING POOLS	3	0.00	0	\$0	\$0	\$0	\$0	0
MOTION PICTURES	1	0.00	0	\$0	\$0	\$0	\$0	0

PRODUCT LIABILITY
PRODUCT INDEMNITY ANALYSIS
FOR 1993

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
PIPELINES	1	0.00	0	\$0	\$0	\$0	\$0	0
TOTAL	2,185	100.00	732	\$24,453	\$17,899,449	\$12,398	\$11,102	11

PRODUCT LIABILITY
TEN YEAR SUMMARY OF PRODUCT INDEMNITY ANALYSIS
FOR YEARS 1986 - 1995

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
ASBESTOS GOODS MFG	1,521	6.94	591	\$11,074	\$6,544,586	\$11,023	\$3,809	53
DRUG AND PHARMACEUTICALS	975	5.28	450	\$4,787	\$2,154,194	\$2,298	\$5,469	19
FURNITURE AND FIXTURES	521	3.84	327	\$19,765	\$6,463,010	\$7,326	\$6,207	14
OIL, FUEL, GAS - CO AND DISTRIBUTORS	406	3.65	311	\$39,190	\$12,188,076	\$4,374	\$7,593	6
FOOD PRODUCTS - DRY	545	3.62	308	\$1,953	\$601,407	\$97	\$1,757	5
MEAT, FISH, POULTRY, AND SEAFOOD	547	3.32	283	\$2,304	\$652,028	\$210	\$2,714	5
FOOD PRODUCTS - NOT DRY	825	3.30	281	\$1,249	\$351,056	\$125	\$1,327	5
RESTAURANTS - SERVE ALCOHOL	540	3.02	257	\$1,286	\$330,564	\$187	\$1,219	9
BAKERIES AND BAKERY GOODS	415	2.92	249	\$2,818	\$701,630	\$918	\$1,605	6
CHEMICAL MFG	790	2.78	237	\$14,057	\$3,331,463	\$5,176	\$8,622	13
RESTAURANTS - SERVE NO ALCOHOL	423	2.62	223	\$847	\$188,971	\$196	\$1,394	4
GASOLINE STATIONS	255	2.40	204	\$1,462	\$298,234	\$57	\$1,782	2
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	463	2.31	197	\$14,153	\$2,788,102	\$4,192	\$6,104	12
MACHINERY PARTS, OR EQUIPMENT-USE, MFG	373	2.28	194	\$54,264	\$10,527,230	\$11,727	\$28,601	31
SHOES, BOOTS, OR SLIPPERS	282	1.84	157	\$3,496	\$549,198	\$918	\$4,031	13
DELI, CATERERS, AND CAFETERIAS	268	1.60	136	\$1,330	\$180,904	\$142	\$3,403	4
APPLIANCES AND ACCESSORIES	205	1.51	129	\$15,903	\$2,051,473	\$7,360	\$10,145	13
FRUIT OR VEGETABLES	255	1.46	124	\$1,524	\$189,015	\$319	\$1,308	5
CANDY OR CONFECTIONARY PRODUCTS	207	1.43	122	\$1,379	\$168,240	\$84	\$1,877	5
HEATING AND AIR CONDITIONING	233	1.42	121	\$72,617	\$8,786,619	\$20,907	\$32,540	18
GROCERY STORES AND MARKETS	288	1.41	120	\$769	\$92,244	\$52	\$1,343	4
TANK BUILDING	140	1.40	119	\$10,819	\$1,287,492	\$4,916	\$5,600	4
ELECTRICAL EQUIPMENT	232	1.35	115	\$26,745	\$3,075,728	\$8,697	\$16,849	23
BEVERAGE BOTTLER - NON-ALCOHOLIC	188	1.32	112	\$1,268	\$142,042	\$293	\$2,163	9
DAIRY PRODUCTS	199	1.29	110	\$1,265	\$139,150	\$1,890	\$1,134	5
MEDICAL EQUIPMENT AND INSTRUMENTS	159	1.21	103	\$38,734	\$3,989,653	\$15,324	\$10,307	19
AUTO REPAIR SHOPS	124	1.15	98	\$3,220	\$315,593	\$2,618	\$6,790	7
DISCONTINUED OPERATIONS	168	1.15	98	\$9,563	\$937,214	\$7,581	\$6,186	11
UNKNOWN BUSINESS CLASSIFICATION	152	1.06	90	\$26,357	\$2,372,131	\$16,794	\$3,414	30
ROOFING	137	1.03	88	\$43,119	\$3,794,508	\$13,312	\$19,035	21
WHEEL AND TIRE MFG	146	0.97	83	\$15,852	\$1,315,718	\$3,568	\$11,908	11
BATTERIES	101	0.94	80	\$5,310	\$424,769	\$2,857	\$4,080	9
CARPENTRY AND FLOOR COVERINGS	145	0.93	79	\$5,992	\$473,355	\$1,393	\$5,744	9
FROZEN FOODS	170	0.93	79	\$1,502	\$118,649	\$253	\$1,700	5
CONCRETE AND ASPHALT CONSTRUCTION	176	0.92	78	\$14,120	\$1,101,386	\$9,273	\$11,823	20
PLUMBING	126	0.88	75	\$5,904	\$442,776	\$793	\$4,199	8
ANIMAL FEED	121	0.88	75	\$30,596	\$2,294,834	\$4,446	\$6,311	11
WAX, PAINT, OR VARNISH	169	0.85	72	\$10,354	\$745,505	\$6,370	\$7,248	15
MANUFACTURERS - NOC	100	0.82	70	\$52,373	\$3,666,107	\$11,376	\$20,924	24
FARM MACHINERY	118	0.80	68	\$72,504	\$4,930,303	\$12,986	\$20,909	21
TOOL MFG	129	0.80	68	\$31,421	\$2,136,608	\$7,695	\$10,733	15
FURS, FABRICS AND OTHER CLOTHING	109	0.79	67	\$43,132	\$2,889,818	\$9,603	\$21,052	19
PLASTIC, RUBBER GOODS - MFG	105	0.65	55	\$29,180	\$1,604,892	\$5,776	\$24,024	12
DISCOUNT STORES	104	0.61	52	\$7,508	\$390,396	\$3,318	\$11,902	13
VALVES, PUMPS, COMPRESSORS MFG	79	0.60	51	\$32,557	\$1,660,390	\$10,839	\$24,474	18
ALCOHOL, LIQUOR - MFG, DISTR, STORES	83	0.58	49	\$1,353	\$66,317	\$516	\$1,988	9
BOLTS, NUTS, NAILS, TACKS, SCREWS	87	0.55	47	\$81,235	\$3,818,030	\$10,483	\$31,821	30
METAL GOODS	77	0.54	46	\$52,405	\$2,410,639	\$7,950	\$38,114	20
VENDING MACHINES MFG	86	0.54	46	\$28,900	\$1,329,405	\$15,468	\$14,543	24
BOTTLE AND JAR MFG	73	0.54	46	\$9,365	\$430,778	\$2,732	\$10,164	12
INK AND DYES	74	0.52	44	\$24,910	\$1,096,033	\$14,544	\$4,185	12
LUMBER AND WOOD MFG	70	0.45	38	\$64,706	\$2,458,832	\$142,638	\$16,299	21
REFRIGERATION	56	0.43	37	\$36,812	\$1,362,055	\$6,034	\$9,827	18
FERTILIZERS	54	0.43	37	\$5,892	\$218,009	\$1,556	\$5,694	10
DOOR AND WINDOWS MFG	68	0.42	36	\$38,218	\$1,375,852	\$13,597	\$8,933	23
INSULATION - OTHER THAN ASBESTOS	54	0.41	35	\$79,403	\$2,779,104	\$21,422	\$8,954	9
ALARMS AND DETECTION DEVICES	55	0.40	34	\$50,693	\$1,723,552	\$24,018	\$24,763	15
HARDWARE, HOME IMPROVEMENT STORES	82	0.38	32	\$16,406	\$524,988	\$74,052	\$16,802	20
RECREATIONAL VEHICLE MFG	51	0.38	32	\$62,299	\$1,993,559	\$19,595	\$37,838	26
WIRE GOODS	58	0.36	31	\$82,261	\$2,550,090	\$16,232	\$50,509	27
EXERCISE, SPORTING GOODS AND EQUIP	48	0.36	31	\$12,600	\$390,605	\$6,131	\$8,694	23

**PRODUCT LIABILITY
TEN YEAR SUMMARY OF PRODUCT INDEMNITY ANALYSIS
FOR YEARS 1986 - 1995**

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
CONCESSIONAIRES	64	0.35	30	\$1,748	\$52,442	\$112	\$2,110	4
CANS, DRUMS, AND METAL CONTAINERS	39	0.35	30	\$6,148	\$184,440	\$971	\$7,498	28
COSMETICS	50	0.35	30	\$3,735	\$112,054	\$4,409	\$3,212	10
CONTRACTORS - NOC	64	0.33	28	\$28,206	\$789,771	\$10,520	\$8,827	17
ELEVATOR, ESCALATOR, MOVING SIDEWALK	100	0.32	27	\$74,628	\$2,014,961	\$18,378	\$8,526	33
GLASS DEALERS AND GLAZIERS	38	0.28	24	\$13,733	\$329,603	\$2,817	\$4,254	11
GAS, STEAM, WATER, AND SEWER MAINS	35	0.28	24	\$6,967	\$167,207	\$1,921	\$4,844	19
WATER SOFTENING EQUIPMENT	31	0.28	24	\$2,510	\$60,235	\$653	\$5,271	6
TOYS AND GAMES	38	0.28	24	\$8,777	\$210,650	\$2,278	\$7,527	27
LADDERS, HOISTS, AND SCAFFOLDS	45	0.27	23	\$117,465	\$2,701,695	\$29,459	\$33,607	18
LIGHTS, LANTERNS, AND LAMPS	47	0.27	23	\$14,937	\$343,640	\$3,023	\$4,127	10
CROP SPRAYING AND PESTICIDES	34	0.23	20	\$3,258	\$65,159	\$544	\$1,841	9
ELECTRIC CABLES, CONDUIT, AND WIRING	42	0.22	19	\$5,691	\$108,138	\$207	\$3,553	9
OPTICAL AND HEARING GOODS	22	0.21	18	\$24,012	\$432,208	\$3,964	\$4,672	17
BOATS - USE	22	0.20	17	\$19,240	\$327,081	\$1,324	\$6,029	7
STORES AND DISTR - NO FOOD OR DRINK	47	0.20	17	\$26,377	\$448,416	\$6,348	\$8,162	15
PRODUCTS - COMPLETED OPERATIONS - NOC	33	0.19	16	\$27,896	\$446,339	\$10,823	\$5,831	25
BUILDING MATERIALS	68	0.19	16	\$39,605	\$633,676	\$7,210	\$8,931	27
LAUNDRY SERVICES	30	0.18	15	\$2,817	\$42,255	\$7	\$3,325	4
CARPET AND FURNITURE CLEANING	18	0.16	14	\$2,890	\$40,453	\$4,663	\$12,793	7
CONTRACTOR EQUIPMENT	28	0.16	14	\$76,867	\$1,076,140	\$13,676	\$31,436	23
MINING AND DREDGING	33	0.16	14	\$22,786	\$319,004	\$13,282	\$16,507	39
AEROSOL CONTAINERS	23	0.16	14	\$4,428	\$61,995	\$1,260	\$2,957	11
OFFICE MACHINES, COMPUTERS - OTHER	18	0.15	13	\$43,132	\$560,710	\$92,923	\$31,462	16
METAL ERECTION	28	0.15	13	\$82,703	\$1,075,135	\$36,275	\$85,273	15
ADHESIVE AND ABRASIVE GOODS	29	0.15	13	\$10,783	\$140,184	\$4,818	\$11,084	30
BICYCLES	28	0.15	13	\$5,254	\$68,304	\$1,263	\$2,600	24
SWIMMING POOLS	20	0.15	13	\$35,818	\$465,628	\$13,412	\$10,523	25
MASONRY, PLASTERING, MARBLE, OR TILE	22	0.14	12	\$22,732	\$272,789	\$6,747	\$10,021	14
TEXTILE MFG	14	0.13	11	\$5,629	\$61,916	\$875	\$3,294	5
PIPE MFG	27	0.13	11	\$8,681	\$95,489	\$4,602	\$4,527	22
BOAT OR SHIP BUILDING	16	0.12	10	\$39,765	\$397,652	\$15,778	\$19,840	14
DRILLING	11	0.12	10	\$48,982	\$489,822	\$12,707	\$41,410	22
PAPER PRODUCTS	17	0.12	10	\$5,231	\$52,311	\$3,548	\$5,575	12
SOAP AND DETERGENTS	20	0.12	10	\$889	\$8,891	\$1,158	\$3,214	5
METAL EXTRACTION AND PROCESSING	16	0.12	10	\$86,828	\$868,284	\$21,739	\$51,050	10
FIREARMS, AMMUNITION - MFG AND REPAIR	11	0.11	9	\$57,581	\$518,233	\$15,497	\$26,556	38
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	23	0.11	9	\$5,807	\$52,264	\$9,149	\$13,333	22
WATER AND FIRE PROOFING	10	0.11	9	\$14,677	\$132,092	\$2,786	\$3,833	27
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	22	0.11	9	\$64,574	\$581,165	\$18,682	\$22,406	27
GARDENING EQUIPMENT AND LANDSCAPING	17	0.09	8	\$1,690	\$13,521	\$8,467	\$7,175	17
COMMUNICATION, RECORDING SYSTEMS	18	0.09	8	\$44,970	\$359,763	\$300	\$29,813	12
SIGN MFG AND INSTALLATION	15	0.09	8	\$103,729	\$829,833	\$9,641	\$15,194	21
ANIMAL DEALERS	21	0.09	8	\$15,126	\$121,007	\$27,787	\$6,688	30
TV OR RADIO	12	0.08	7	\$2,852	\$19,963	\$3,341	\$2,784	11
EXPLOSIVES OR FIREWORKS MFG	7	0.08	7	\$2,287	\$16,007	\$1,067	\$1,786	11
ENGINE OR TURBINE MFG	12	0.08	7	\$282,260	\$1,975,817	\$34,878	\$7,464	36
CONDOMINIUMS	7	0.07	6	\$1,823	\$10,938	\$14	\$3,167	5
WALL AND CEILING INSTALLATION	11	0.07	6	\$7,976	\$47,857	\$6,503	\$2,317	7
PREFABRICATED BUILDING MFG	11	0.07	6	\$104,271	\$625,623	\$29,027	\$15,667	50
WATER BOTTLING	11	0.07	6	\$6,375	\$38,249	\$5,298	\$5,833	12
MOBILE HOME MFG	12	0.07	6	\$46,304	\$277,825	\$24,147	\$12,517	51
ANIMAL BOARDING	9	0.06	5	\$3,168	\$15,840	\$1,748	\$5,650	7
RAILROAD AND TRAIN MFG	7	0.06	5	\$13,583	\$67,916	\$8,853	\$13,200	26
AMUSEMENT DEVICES	7	0.06	5	\$8,040	\$40,202	\$1,058	\$12,900	10
TENTS AND CANOPIES	6	0.06	5	\$299,442	\$1,497,208	\$3,375	\$3,134	26
BOXES AND COMPOSITION GOODS	11	0.06	5	\$2,426	\$12,128	\$10,847	\$1,610	15
CUTLERY, RAZORS, AND FLATWARE	7	0.06	5	\$1,338	\$6,688	\$4	\$1,350	4
GRAIN ELEVATOR OPERATIONS	8	0.06	5	\$138,307	\$691,533	\$38,980	\$81,000	58
LEATHER GOODS	7	0.06	5	\$1,494	\$7,471	\$2,305	\$1,100	22
BUILDING STRUCTURES	27	0.05	4	\$114,716	\$458,865	\$17,356	\$5,000	47

PRODUCT LIABILITY
TEN YEAR SUMMARY OF PRODUCT INDEMNITY ANALYSIS
FOR YEARS 1986 - 1995

BUSINESS CLASSIFICATION	ALL CLOSED CLAIMS	% OF ALL PAID CLAIMS	ALL PAID CLAIMS	AVERAGE INDEMNITY	TOTAL INDEMNITY PAID	AVG LOSS EXPENSE ON PAID CLAIMS	AVG INITIAL RESERVE ON PAID CLAIMS	AVERAGE # OF MONTHS REPORT TO CLOSE
BABY FOOD	12	0.05	4	\$468	\$1,870	\$0	\$875	2
AIRCRAFT OR AIRCRAFT PARTS MFG	11	0.05	4	\$186,258	\$745,031	\$77,551	\$127,500	34
PUTTY PRODUCTS	6	0.05	4	\$131,959	\$527,837	\$75	\$1,430	8
MATCH AND CHARCOAL MFG	14	0.05	4	\$25,425	\$101,700	\$11,839	\$24,150	23
HOBBY, WALLPAPERS, ART STORES	8	0.05	4	\$5,295	\$21,178	\$115	\$7,806	9
CLAY PRODUCTS	5	0.05	4	\$510	\$2,040	\$0	\$775	2
TOBACCO PRODUCTS	5	0.04	3	\$1,704	\$5,112	\$43	\$2,533	2
BOILER, STEAM PIPES	5	0.04	3	\$6,615	\$19,846	\$3,500	\$21,667	25
SEPTIC TANKS	4	0.04	3	\$7,182	\$21,546	\$5,187	\$25,833	27
FENCES	7	0.04	3	\$128,125	\$384,375	\$4,209	\$3,500	40
NET, ROPE, AND FIBER MFG	11	0.04	3	\$12,512	\$37,535	\$3,388	\$35,667	30
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	7	0.04	3	\$18,076	\$54,229	\$18,953	\$11,500	11
BARBER SUPPLIES AND HAIR PIECES	7	0.04	3	\$405	\$1,216	\$0	\$2,033	10
PACKAGING AND PACKING	5	0.04	3	\$383	\$1,150	\$0	\$4,167	4
AUTO RENTAL OR LEASING	7	0.04	3	\$8,747	\$26,242	\$1,567	\$6,667	2
PRINTING	3	0.04	3	\$42,654	\$127,963	\$0	\$41,333	5
THEATERS	7	0.04	3	\$736	\$2,207	\$0	\$1,500	5
SHIP REPAIR OR MAINTENANCE	3	0.02	2	\$2,080	\$4,160	\$138	\$0	1
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	8	0.02	2	\$64	\$128	\$0	\$284	1
COFFINS, CASKETS, AND MAUSELEUMS	5	0.02	2	\$4,235	\$8,470	\$820	\$750	12
HONEY, MOLASSES, AND SYRUPS	3	0.02	2	\$3,670	\$7,340	\$2,000	\$5,000	24
BEARING MFG	2	0.02	2	\$49,981	\$99,961	\$21,230	\$7,000	22
INSTRUMENT MFG	5	0.02	2	\$48,572	\$97,143	\$4,598	\$90,000	9
CLOCK MFG	3	0.02	2	\$1,946	\$3,892	\$2,189	\$7,500	28
JEWELRY AND WATCHES	4	0.02	2	\$245	\$489	\$0	\$625	1
PENCIL, PEN, CRAYON OR CHALK MFG	7	0.02	2	\$35	\$69	\$0	\$70	0
BRUSH OR BROOM MFG	3	0.02	2	\$433	\$866	\$0	\$500	10
MOTION PICTURES	4	0.02	2	\$4,851	\$9,701	\$0	\$5,129	3
SAND OR GRAVEL DIGGING, QUARRIES	4	0.02	2	\$13,672	\$27,344	\$198	\$32,500	47
UMBRELLAS, CANES, BEACH CHAIRS	1	0.01	1	\$1,800	\$1,800	\$4,589	\$6,000	13
FIRE EXTINGUISHERS	3	0.01	1	\$700	\$700	\$73	\$0	1
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.01	1	\$86,500	\$86,500	\$22,393	\$0	38
JUNK AND SCRAP DEALERS	4	0.01	1	\$59,234	\$59,234	\$3,165	\$18,000	14
BLOOD BANKS	3	0.01	1	\$5,000	\$5,000	\$100,795	\$15,000	45
ICE DEALERS AND DISTRIBUTORS	6	0.01	1	\$36,500	\$36,500	\$0	\$40,000	16
VAULTS AND LOCKS	1	0.01	1	\$100,000	\$100,000	\$0	\$500	18
IRRIGATION EQUIPMENT	1	0.01	1	\$34,950	\$34,950	\$0	\$32,650	26
PIPELINES	7	0.01	1	\$1,750	\$1,750	\$1,172	\$500	7
FIBERGLASS MFG	2	0.01	1	\$200	\$200	\$0	\$200	3
GAS TANKS AND FUEL CONTAINERS MFG	2	0.01	1	\$50	\$50	\$0	\$500	16
SEED MERCHANT	5	0.01	1	\$5,750	\$5,750	\$813	\$5,000	3
CLUBS	4	0.01	1	\$3,200	\$3,200	\$0	\$1,900	1
OIL REFINERIES	1	0.01	1	\$500	\$500	\$0	\$500	1
BOAT STORAGE OR MARINAS	2	0.00	0	\$0	\$0	\$0	\$0	0
COTTON GOODS MFG	1	0.00	0	\$0	\$0	\$0	\$0	0
FURNITURE OR WOODWORK STRIPPING	1	0.00	0	\$0	\$0	\$0	\$0	0
GOLFMOBILES	1	0.00	0	\$0	\$0	\$0	\$0	0
GRANDSTANDS OR BLEACHERS	1	0.00	0	\$0	\$0	\$0	\$0	0
HONE, OILSTONE, OR WHETSTONE MFG	1	0.00	0	\$0	\$0	\$0	\$0	0
LABORATORIES	1	0.00	0	\$0	\$0	\$0	\$0	0
SNOW AND ICE REMOVAL	1	0.00	0	\$0	\$0	\$0	\$0	0
SHOPPING CTRS, INDOOR MALLS - NOT OCC	1	0.00	0	\$0	\$0	\$0	\$0	0
JANITORIAL SERVICES	2	0.00	0	\$0	\$0	\$0	\$0	0
FORESTRY SERVICE	1	0.00	0	\$0	\$0	\$0	\$0	0
TOTAL	16,565	100.00	8,515	\$17,679	\$150,534,468	\$6,436	\$8,114	15

PERCENTAGE OF GROWTH & MARKET SHARE **ANALYSIS**

(Derived from the Page 15 Supplement)

The tables in this section were generated by using the Missouri Page 15 Supplement data filed for companies writing products liability insurance.

The first set of tables combines data for the years 1993, 1994 and 1995 to show the percentage of change in growth for those companies who wrote premium during each of these years. This table is presented by descending order of percent of change in premium for 1994 and 1995.

The second set of tables contain the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio for the past three years. These tables are presented, for each year, by descending order of market share company.

PRODUCT LIABILITY PERCENTAGE OF GROWTH ANALYSIS

COMPANY NAME	1995 WRITTEN PREMIUM	1994-95 % OF CHANGE IN PREMIUM	1994 WRITTEN PREMIUM	1993-94 % OF CHANGE IN PREMIUM	1993 WRITTEN PREMIUM	1992-93 % OF CHANGE IN PREMIUM
NORTHLAND INSURANCE COMPANY	\$2,791	55720.00	\$5	-98.20	\$278	-90.75
OHIO CASUALTY INSURANCE COMPANY	\$395	7800.00	\$5	-99.94	\$8,598	-58.61
NATIONAL FIRE INS CO OF HARTFORD	\$3,143	6186.00	\$50	-98.05	\$2,559	1337.64
AMERISURE INSURANCE COMPANY	\$2,427	2147.22	\$108	-84.16	\$682	-96.83
GENERAL INSURANCE CO OF AMERICA	\$7,417	804.51	\$820	-1.32	\$831	18.71
HARTFORD CASUALTY INS CO	\$32,630	702.90	\$4,064	-65.13	\$11,654	-71.88
FIDELITY AND CASUALTY CO OF NY*	\$601	651.25	\$80	1.27	\$79	-45.52
NEW HAMPSHIRE INSURANCE COMPANY	\$267,637	594.33	\$38,546	147.11	\$15,599	84.73
NORTHERN INSURANCE CO OF NEW YORK	\$51,383	319.80	\$12,240	51.00	\$8,106	-82.20
GREAT AMERICAN INSURANCE COMPANY	\$26,814	261.81	\$7,411	2230.50	\$318	-13.82
AMERICAN FIRE AND INDEMNITY COMPANY	\$1,791	242.45	\$523	10.81	\$472	
TRINITY UNIVERSAL INSURANCE COMPANY	\$3,744	222.20	\$1,162	116.39	\$537	-60.43
FIREMANS FUND INS CO OF WISCONSIN	\$440,072	187.10	\$153,283	-55.09	\$341,297	110.13
SECURITY NATIONAL INSURANCE COMPANY	\$15,991	181.58	\$5,679	912.30	\$561	-2.60
TIG INSURANCE COMPANY	\$1,229,734	176.86	\$444,174	-17.30	\$537,104	-46.88
NORTHBROOK INDEMNITY CO	\$78,369	137.70	\$32,970	417.58	\$6,370	
GENERAL CASUALTY CO OF WISCONSIN	\$21,722	113.95	\$10,153	-27.60	\$14,023	15.31
AMERICAN NATIONAL FIRE INSURANCE CO	\$4,895	108.92	\$2,343	302.58	\$582	-35.19
UNITED SECURITY INSURANCE COMPANY	\$75,812	108.19	\$36,414	-15.47	\$43,077	117.19
CAPITOL INDEMNITY CORPORATION	\$29,835	100.53	\$14,878	91.14	\$7,784	-67.82
AMERICAN INDEMNITY COMPANY	\$870	88.31	\$462	269.60	\$125	
LIBERTY MUTUAL FIRE INSURANCE CO	\$1,441,472	69.81	\$848,864	201.02	\$281,998	1583.87
WAUSAU UNDERWRITERS INS CO	\$359,520	68.77	\$213,018	-38.73	\$347,681	8.47
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$45,743	66.69	\$27,442	-11.86	\$31,136	187.02
NATIONAL SURETY CORPORATION	\$552,049	60.38	\$344,211	-1.20	\$348,399	-18.73
REGENT INSURANCE COMPANY	\$23,643	58.25	\$14,940	221.36	\$4,649	-179.96
ALLSTATE INSURANCE COMPANY	\$18,244	57.62	\$11,575	-12.81	\$13,275	265.50
FARMERS ALLIANCE MUTUAL INS CO	\$28,983	54.59	\$18,748	-27.01	\$25,687	17.44
CINCINNATI INS CO THE	\$262,044	53.94	\$170,226	9.02	\$156,135	47.04
AMERICAN INSURANCE COMPANY THE	\$113,408	53.53	\$73,868	-20.27	\$92,651	32.55
TRAVELERS INDEMNITY CO OF ILLINOIS	\$2,651,106	50.40	\$1,762,714	306.45	\$433,689	-76.48
AMERICAN EMPLOYERS INSURANCE CO	\$937	49.68	\$626	-40.66	\$1,055	88.73
RLI INSURANCE COMPANY	\$66,557	46.81	\$45,334	-44.06	\$81,036	455.99
VALLEY FORGE INSURANCE COMPANY	\$66,658	46.49	\$45,502	-65.66	\$132,501	-36.36
SHELTER MUTUAL INSURANCE CO	\$169,305	46.04	\$115,929	23.48	\$93,884	85.70
NN INSURANCE COMPANY	\$16,207	45.38	\$11,148	-35.37	\$17,249	12.29
STATE AUTO PROPERTY & CASUALTY INS CO	\$263,255	44.51	\$182,175	279.50	\$48,004	11901.00
MINNESOTA FIRE AND CASUALTY COMPANY	\$59,137	43.83	\$41,115	33.25	\$30,856	5.10
SENTRY INSURANCE A MUTUAL COMPANY	\$281,652	42.67	\$197,410	23.39	\$159,990	-27.69
AMERICAN ECONOMY INSURANCE COMPANY	\$13,652	38.30	\$9,871	17.41	\$8,407	-18.42
TRAVELERS INDEMNITY CO OF AMERICA	\$388,504	37.12	\$283,325	57.23	\$180,202	-0.36
GLOBE INDEMNITY COMPANY	\$15,362	36.21	\$11,278	-83.12	\$66,798	1114.51
AMERICAN AND FOREIGN INSURANCE CO	\$123,072	35.19	\$91,034	-22.39	\$117,293	
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$2,257,320	32.08	\$1,709,055	-48.88	\$3,342,955	30.23
GRINNELL MUTUAL REINSURANCE COMPANY	\$146,247	27.55	\$114,658	51.57	\$75,649	14.56
AMERICAN FIRE & CASUALTY COMPANY	\$3,305	27.21	\$2,598	-68.70	\$8,301	-77.46
INDIANA LUMBERMENS MUTUAL INS CO	\$429,010	27.16	\$337,380	46.04	\$231,018	20.43
PENN AMERICA INS CO	\$28,932	24.80	\$23,182	51.95	\$15,256	-44.24
RELIANCE INSURANCE COMPANY	\$6,125,818	23.72	\$4,951,479	6.25	\$4,660,066	32.78
ST PAUL FIRE & MARINE INSURANCE CO	\$2,085,289	21.12	\$1,721,647	4.35	\$1,649,803	-8.63
MUTUAL SERVICE CASUALTY INSURANCE CO	\$66,640	17.62	\$56,656	65.90	\$34,150	388.00
NORTHBROOK NATIONAL INS CO	\$44,763	17.61	\$38,059	56.30	\$24,350	253.05
UNITED FIRE AND CASUALTY COMPANY	\$876,636	16.88	\$750,042	47.08	\$509,965	11.66
TRUCK INSURANCE EXCHANGE	\$27,456	16.41	\$23,586	-83.71	\$144,784	0.93
ROYAL INDEMNITY COMPANY	\$218,656	16.27	\$188,052	-33.84	\$284,217	-67.02
EMPIRE FIRE AND MARINE INSURANCE CO	\$4,511	13.09	\$3,989	52.37	\$2,618	426.76
WESTCHESTER FIRE INSURANCE COMPANY*	\$1,605,431	12.86	\$1,422,538	160.27	\$546,571	62796.55
UNITED STATES FIRE INSURANCE CO*	\$584,760	12.77	\$518,530	-4.03	\$540,281	-45.36
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$194,555	12.54	\$172,872	24.18	\$139,207	-13.88
ST PAUL MERCURY INSURANCE COMPANY	\$873,395	11.16	\$785,730	7.36	\$731,871	-24.13
UNIVERSAL UNDERWRITERS INS CO	\$415,672	10.94	\$374,684	4.73	\$357,753	-0.81
EMPLOYERS MUTUAL CASUALTY COMPANY	\$162,617	10.31	\$147,424	-26.00	\$199,215	-7.82
LIBERTY INSURANCE CORPORATION	\$544,603	8.46	\$502,125	30.59	\$384,514	56.85
RANGER INSURANCE COMPANY	\$449,928	7.41	\$418,872	12.57	\$372,099	10.91

PRODUCT LIABILITY PERCENTAGE OF GROWTH ANALYSIS

COMPANY NAME	1995 WRITTEN PREMIUM	1994-95 % OF CHANGE IN PREMIUM	1994 WRITTEN PREMIUM	1993-94 % OF CHANGE IN PREMIUM	1993 WRITTEN PREMIUM	1992-93 % OF CHANGE IN PREMIUM
COLUMBIA MUTUAL INSURANCE CO	\$47,004	6.66	\$44,067	-0.57	\$44,321	35.27
COLONIA INSURANCE COMPANY	\$25,162	4.75	\$24,020	-32.02	\$35,336	20.19
FARMERS AND MERCHANTS INSURANCE CO	\$44,684	3.81	\$43,045	2.26	\$42,094	-69.42
FEDERATED MUTUAL INSURANCE COMPANY	\$1,621,658	2.88	\$1,576,238	34.05	\$1,175,837	-8.48
CHARTER OAK FIRE INSURANCE CO THE	\$198,057	2.56	\$193,114	16.08	\$166,357	-15.71
SECURA INSURANCE A MUTUAL COMPANY	\$426,887	2.02	\$418,443	29.34	\$323,511	448.54
TRANSCONTINENTAL INSURANCE COMPANY	\$540,258	1.17	\$534,032	-25.85	\$720,165	20.11
COMMERCIAL UNION INSURANCE COMPANY	\$38,486	0.59	\$38,261	-11.89	\$43,424	103.74
AMERICAN STATES INSURANCE COMPANY*	\$302,679	0.22	\$302,000	15.84	\$260,710	8.06
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$61,500	0.00	\$61,500	0.00	\$61,500	-47.66
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$143,646	-2.72	\$147,669	2.05	\$144,700	-10.55
AETNA CASUALTY & SURETY CO OF IL	\$1,284	-3.96	\$1,337	-5.04	\$1,408	-58.67
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$102,858	-5.25	\$108,562	4.27	\$104,113	25.43
STATE AUTOMOBILE MUTUAL INS CO	\$24,184	-5.49	\$25,588	-81.62	\$139,187	838.23
NORTHWESTERN NATIONAL CASUALTY CO	\$18,363	-6.14	\$19,564	7.04	\$18,277	-32.65
TRI STATE INSURANCE COMPANY	\$12,258	-6.21	\$13,070	-5.66	\$13,854	-56.86
AMERICAN FAMILY MUTUAL INS CO	\$32,499	-8.02	\$35,332	1.99	\$34,644	12.91
PLANET INSURANCE COMPANY	\$489,189	-8.09	\$532,231	51.02	\$352,429	-30.65
ATLAS INSURANCE COMPANY	\$60,530	-8.13	\$65,890	-13.61	\$76,274	82.29
MARYLAND CASUALTY COMPANY	\$14,446	-9.17	\$15,905	2.02	\$15,590	-87.76
LIBERTY MUTUAL INSURANCE COMPANY	\$939,853	-11.05	\$1,056,559	-26.91	\$1,445,510	-39.77
GLENS FALLS INSURANCE COMPANY THE	\$156,817	-11.29	\$176,781	1.18	\$174,722	8.79
LUMBERMENS MUTUAL CASUALTY CO	\$242,513	-11.97	\$275,500	-69.00	\$888,690	168.24
JOHN DEERE INSURANCE COMPANY	\$290,527	-12.77	\$333,066	16.67	\$285,467	33.32
TRAVELERS INDEMNITY COMPANY	\$900,046	-14.22	\$1,049,262	91.55	\$547,762	-36.05
ROYAL INSURANCE COMPANY OF AMERICA	\$360,722	-14.63	\$422,520	-45.13	\$770,026	483.53
GRAIN DEALERS MUTUAL INSURANCE CO	\$70,358	-14.77	\$82,546	36.03	\$60,680	28.54
AMERICAN MOTORISTS INSURANCE CO	\$239,062	-14.80	\$280,576	-46.99	\$529,308	350.10
BITUMINOUS CASUALTY CORPORATION	\$15,930	-16.95	\$19,182	129.64	\$8,353	-13.95
GREAT NORTHERN INSURANCE COMPANY	\$277,806	-17.02	\$334,784	-21.41	\$425,969	-13.95
FEDERAL INSURANCE COMPANY	\$1,527,019	-20.60	\$1,923,081	50.08	\$1,281,336	-13.81
VIGILANT INSURANCE COMPANY	\$128,482	-21.09	\$162,812	16068.02	\$1,007	
HAWKEYE SECURITY INSURANCE COMPANY	\$91,378	-22.96	\$118,605	-2.68	\$121,875	12.95
ALLIED MUTUAL INS CO	\$85,593	-25.67	\$115,145	-4.26	\$120,272	30.99
TWIN CITY FIRE INS CO	\$562,793	-27.30	\$774,132	76.12	\$439,555	125.95
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$5,885	-29.71	\$8,373	76.01	\$4,757	2266.67
TRANSPORTATION INSURANCE COMPANY	\$106,858	-29.74	\$152,095	-51.58	\$314,097	-20.42
SAFECO INSURANCE CO OF AMERICA	\$31,707	-30.16	\$45,400	-12.02	\$51,601	225.21
FIREMANS FUND INSURANCE COMPANY	\$85,029	-32.81	\$126,551	2548.62	\$4,778	-95.09
ZURICH INSURANCE COMPANY	\$1,098,639	-34.40	\$1,674,627	54.11	\$1,086,632	2.51
AETNA CASUALTY AND SURETY COMPANY	\$126,851	-37.18	\$201,929	11.23	\$181,537	51.11
CONTINENTAL INSURANCE COMPANY THE*	\$295,213	-40.21	\$493,721	-26.51	\$671,799	34.45
AMERICAN AUTOMOBILE INSURANCE CO	\$91,369	-51.05	\$186,660	52.22	\$122,623	18311.86
COMMERCE AND INDUSTRY INSURANCE CO	\$28,872	-51.53	\$59,567	77.62	\$33,537	-30.28
PENNSYLVANIA GENERAL INSURANCE CO	\$12,867	-53.51	\$27,678	-20.23	\$34,696	-49.57
CONTINENTAL CASUALTY COMPANY*	\$87,699	-54.53	\$192,891	1089.80	\$16,212	-77.67
AMERICAN CASUALTY CO OF READING PA	\$22,485	-56.79	\$52,039	-77.71	\$233,451	34.78
OLD REPUBLIC INSURANCE COMPANY	\$426,437	-57.71	\$1,008,405	436.16	\$188,078	-32.34
GENERAL ACCIDENT INS CO OF AMERICA	\$55,075	-57.73	\$130,287	-40.74	\$219,840	166.58
STANDARD FIRE INSURANCE COMPANY	\$4,909	-65.25	\$14,128	1.21	\$13,959	-47.70
CASUALTY RECIPROCAL EXCHANGE	\$621	-66.38	\$1,847	14.93	\$1,607	-6.89
UNITED STATES FIDELITY & GUARANTY CO	\$11,874	-66.51	\$35,454	-62.27	\$93,964	13.39
AMCO INSURANCE COMPANY	\$51,930	-72.58	\$189,408	2.16	\$185,403	59.11
MID CONTINENT CASUALTY COMPANY	\$63	-77.17	\$276	14.52	\$241	-88.05
PROVIDENCE WASHINGTON INSURANCE CO	\$528	-77.85	\$2,384	-18.44	\$2,923	17.67
HOME INSURANCE COMPANY THE	\$153,743	-80.84	\$802,470	12.91	\$710,686	29.96
NATIONWIDE MUTUAL INSURANCE COMPANY	\$6,280	-84.26	\$39,901	-64.36	\$111,956	43.24
PHOENIX INSURANCE COMPANY THE	\$631	-85.46	\$4,341	14370.00	\$30	-100.93
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$96,787	-86.88	\$737,473	12.92	\$653,077	5.59
NATIONWIDE PROPERTY & CASUALTY INS CO	\$5,113	-89.15	\$47,112	-67.51	\$145,018	-57.91
ATLANTIC INSURANCE COMPANY	\$430	-92.78	\$5,956	-32.53	\$8,828	22.24
NORTH AMERICAN SPECIALTY INS CO	\$5,225	-95.69	\$121,349	12.94	\$107,450	47655.56
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$748	-96.84	\$23,701	-66.23	\$70,177	123.59

PRODUCT LIABILITY
PERCENTAGE OF GROWTH ANALYSIS

COMPANY NAME	1995 WRITTEN PREMIUM	1994-95 % OF CHANGE IN PREMIUM	1994 WRITTEN PREMIUM	1993-94 % OF CHANGE IN PREMIUM	1993 WRITTEN PREMIUM	1992-93 % OF CHANGE IN PREMIUM
TOTAL	\$41,372,139	6.07	\$39,003,773	6.14	\$36,745,990	1.52

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1995

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
RELiance INSURANCE COMPANY	\$6,125,818	14.81	\$6,394,303	\$0	\$6,007,977	93.96
TRAVELERS INDEMNITY CO OF ILLINOIS	\$2,651,106	6.41	\$832,098	\$1,532,020	\$264,095	31.74
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$2,257,320	5.46	\$2,407,624	\$467,313	\$1,348,025	55.99
ST PAUL FIRE & MARINE INSURANCE CO	\$2,085,289	5.04	\$2,053,999	\$409,358	\$913,998	44.50
FEDERATED MUTUAL INSURANCE COMPANY	\$1,621,658	3.92	\$1,586,276	\$466,253	\$437,522	27.58
WESTCHESTER FIRE INSURANCE COMPANY*	\$1,605,431	3.88	\$1,720,953	\$11,480,815	\$11,455,562	665.65
FEDERAL INSURANCE COMPANY	\$1,527,019	3.69	\$1,534,634	\$460,304	\$1,545,261	100.69
LIBERTY MUTUAL FIRE INSURANCE CO	\$1,441,472	3.48	\$1,638,238	\$4,491	\$338,058	20.64
TIG INSURANCE COMPANY	\$1,229,734	2.97	\$702,797	\$0	(\$225,902)	-32.14
ZURICH INSURANCE COMPANY	\$1,098,639	2.66	\$697,605	\$29,793	\$76,394	10.95
LIBERTY MUTUAL INSURANCE COMPANY	\$939,853	2.27	\$787,312	\$1,244,468	\$953,748	121.14
TRAVELERS INDEMNITY COMPANY	\$900,046	2.18	\$1,707,404	\$683,726	\$61,674	3.61
UNITED FIRE AND CASUALTY COMPANY	\$876,636	2.12	\$816,625	\$31,868	\$201,248	24.64
ST PAUL MERCURY INSURANCE COMPANY	\$873,395	2.11	\$712,103	\$69,859	\$529,118	74.30
UNITED STATES FIRE INSURANCE CO*	\$584,760	1.41	\$573,427	\$23,989	\$843,869	147.16
TWIN CITY FIRE INS CO	\$562,793	1.36	\$596,427	\$1,457	\$945,772	158.57
NATIONAL SURETY CORPORATION	\$552,049	1.33	\$511,362	\$1,338,630	\$5,603,501	1095.80
LIBERTY INSURANCE CORPORATION	\$544,603	1.32	\$589,581	\$262,453	(\$149,479)	-25.35
TRANSCONTINENTAL INSURANCE COMPANY	\$540,258	1.31	\$551,819	\$371,169	\$239,835	43.46
RELiance NATIONAL INDEMNITY COMPANY	\$489,189	1.18	\$368,726	\$506	\$53,412	14.49
RANGER INSURANCE COMPANY	\$449,928	1.09	\$413,885	\$104,952	\$82,879	20.02
FIREMANS FUND INS CO OF WISCONSIN	\$440,072	1.06	\$231,321	\$0	\$486,319	210.24
CENTURY INDEMNITY COMPANY	\$436,266	1.05	\$444,643	\$392,032	(\$346,370)	-77.90
INDIANA LUMBERMENS MUTUAL INS CO	\$429,010	1.04	\$414,246	\$2,580	\$37,484	9.05
SECURA INSURANCE A MUTUAL COMPANY	\$426,887	1.03	\$442,418	\$0	\$0	0.00
OLD REPUBLIC INSURANCE COMPANY	\$426,437	1.03	\$450,477	\$882,194	\$471,956	104.77
UNIVERSAL UNDERWRITERS INS CO	\$415,672	1.00	\$415,672	\$72,125	\$132,040	31.77
TRAVELERS INDEMNITY CO OF AMERICA	\$388,504	0.94	\$355,788	\$120,613	\$230,027	64.65
ROYAL INSURANCE COMPANY OF AMERICA	\$360,722	0.87	\$379,175	\$806	\$345,682	91.17
WAUSAU UNDERWRITERS INS CO	\$359,520	0.87	\$326,860	\$65,000	(\$274,299)	-83.92
ILLINOIS NATIONAL INSURANCE COMPANY	\$343,851	0.83	\$234,763	\$0	\$145,859	62.13
AMERICAN STATES INSURANCE COMPANY*	\$302,679	0.73	\$293,288	\$11,047	\$93,422	31.85
CONTINENTAL INSURANCE COMPANY THE*	\$295,213	0.71	\$307,844	\$1,263,462	\$1,857,859	603.51
JOHN DEERE INSURANCE COMPANY	\$290,527	0.70	\$336,326	\$154,857	\$264,759	78.72
SENTRY INSURANCE A MUTUAL COMPANY	\$281,652	0.68	\$280,824	\$1,846	\$291,445	103.78
GREAT NORTHERN INSURANCE COMPANY	\$277,806	0.67	\$270,407	\$179,088	(\$112,495)	-41.60
NEW HAMPSHIRE INSURANCE COMPANY	\$267,637	0.65	\$234,193	\$2,836	\$125,048	53.40
STATE AUTO PROPERTY & CASUALTY INS CO	\$263,255	0.64	\$231,634	\$18,600	\$84,936	36.67
CINCINNATI INS CO THE	\$262,044	0.63	\$238,202	\$1,426	\$45,426	19.07
LUMBERMENS MUTUAL CASUALTY CO	\$242,513	0.59	\$272,741	\$17,911	(\$25,558)	-9.37
AMERICAN MOTORISTS INSURANCE CO	\$239,062	0.58	\$133,203	\$15,000	(\$457,826)	-343.71
AMERICAN ZURICH INSURANCE COMPANY	\$227,126	0.55	\$145,775	\$0	\$28,558	19.59
ROYAL INDEMNITY COMPANY	\$218,656	0.53	\$197,782	\$0	(\$143,858)	-72.74
CHARTER OAK FIRE INSURANCE CO THE	\$198,057	0.48	\$219,128	\$50,247	(\$5,514)	-2.52
MILLERS MUTUAL INSURANCE ASSOCIATION	\$194,555	0.47	\$189,029	\$105,075	\$135,230	71.54
SHELTER MUTUAL INSURANCE CO	\$169,305	0.41	\$149,691	\$11,234	\$43,594	29.12
EMPLOYERS MUTUAL CASUALTY COMPANY	\$162,617	0.39	\$159,774	\$2,526	(\$19,680)	-12.32
GLENS FALLS INSURANCE COMPANY THE	\$156,817	0.38	\$161,218	\$125,606	\$199,619	123.82
HOME INSURANCE COMPANY THE	\$153,743	0.37	\$531,959	\$174,273	\$3,615,700	679.70
GRINNELL MUTUAL REINSURANCE COMPANY	\$146,247	0.35	\$130,039	\$6,582	\$908	0.70
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$143,646	0.35	\$181,779	\$0	\$267,176	146.98
HARTFORD FIRE INSURANCE COMPANY	\$137,598	0.33	\$135,222	\$18,736	(\$191,518)	-141.63
GERLING AMERICA INSURANCE COMPANY	\$130,413	0.32	\$143,215	\$0	\$162,421	113.41
VIGILANT INSURANCE COMPANY	\$128,482	0.31	\$166,084	\$114	\$42,593	25.65
AETNA CASUALTY AND SURETY COMPANY	\$126,851	0.31	\$165,157	\$1,188,524	(\$145,803)	-88.28

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1995

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
AMERICAN AND FOREIGN INSURANCE CO	\$123,072	0.30	\$120,026	\$0	\$89,254	74.36
AMERICAN INSURANCE COMPANY THE	\$113,408	0.27	\$117,861	\$0	(\$184,410)	-156.46
INDEMNITY INS CO OF NORTH AMERICA	\$111,295	0.27	\$55,005	\$0	\$15,956	29.01
TRANSPORTATION INSURANCE COMPANY	\$106,858	0.26	\$108,942	\$264,060	(\$1,426,033)	-1308.98
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$102,858	0.25	\$104,428	\$75,366	\$142,500	136.46
WAUSAU BUSINESS INSURANCE COMPANY	\$100,491	0.24	\$89,229	\$0	\$40,696	45.61
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$96,787	0.23	\$357,980	\$74,285	\$57,839	16.16
HAWKEYE SECURITY INSURANCE COMPANY	\$91,378	0.22	\$99,845	\$41,280	(\$9,844)	-9.86
AMERICAN AUTOMOBILE INSURANCE CO	\$91,369	0.22	\$83,996	\$0	\$173,175	206.17
CONTINENTAL CASUALTY COMPANY*	\$87,699	0.21	\$123,308	\$13,423	\$245,617	199.19
ALLIED MUTUAL INS CO	\$85,593	0.21	\$86,153	\$561	\$706	0.82
FIREMANS FUND INSURANCE COMPANY	\$85,029	0.21	\$100,837	\$16,110,555	\$16,744,222	16605.24
NORTHBROOK INDEMNITY CO	\$78,369	0.19	\$53,638	\$193	\$53,115	99.02
UNITED SECURITY INSURANCE COMPANY	\$75,812	0.18	\$64,236	\$7,711	\$39,134	60.92
GRAIN DEALERS MUTUAL INSURANCE CO	\$70,358	0.17	\$73,222	\$9,867	\$8,947	12.22
FARMERS INSURANCE EXCHANGE	\$67,120	0.16	\$69,485	\$0	\$147,686	212.54
RELIANCE NATIONAL INSURANCE COMPANY	\$67,000	0.16	\$171,466	\$0	(\$3,100)	-1.81
VALLEY FORGE INSURANCE COMPANY	\$66,658	0.16	\$62,499	\$11,833	\$964,610	1543.40
MUTUAL SERVICE CASUALTY INSURANCE CO	\$66,640	0.16	\$66,836	\$53,435	\$38,248	57.23
RLI INSURANCE COMPANY	\$66,557	0.16	\$58,276	\$75,000	\$40,570	69.62
CIGNA INSURANCE COMPANY	\$61,875	0.15	\$62,313	\$0	\$22,630	36.32
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$61,500	0.15	\$61,501	\$0	\$27,512	44.73
ATLAS INSURANCE COMPANY	\$60,530	0.15	\$61,003	\$0	\$5,000	8.20
MINNESOTA FIRE AND CASUALTY COMPANY	\$59,137	0.14	\$51,622	\$0	\$0	0.00
GENERAL ACCIDENT INS CO OF AMERICA	\$55,075	0.13	\$89,257	\$4,000	\$208,715	233.84
AMCO INSURANCE COMPANY	\$51,930	0.13	\$79,952	\$6,853	\$30,512	38.16
NORTH RIVER INSURANCE COMPANY THE*	\$51,797	0.13	\$29,383	\$0	\$27,296	92.90
NORTHERN INSURANCE CO OF NEW YORK	\$51,383	0.12	\$39,399	(\$10,506)	(\$557)	-1.41
FIDELITY AND GUARANTY INSURANCE COMPANY	\$47,651	0.12	\$11,012	\$0	\$3,300	29.97
COLUMBIA MUTUAL INSURANCE CO	\$47,004	0.11	\$50,504	\$0	\$0	0.00
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$45,743	0.11	\$49,750	\$0	\$9,717	19.53
NORTHBROOK NATIONAL INS CO	\$44,763	0.11	\$42,031	\$20,000	\$35,745	85.04
FARMERS AND MERCHANTS INSURANCE CO	\$44,684	0.11	\$44,684	\$0	(\$874)	-1.96
ATHENA ASSURANCE COMPANY	\$41,575	0.10	\$17,323	\$0	\$0	0.00
COMMERCIAL UNION INSURANCE COMPANY	\$38,486	0.09	\$36,879	\$0	\$1,032,143	2798.73
ST PAUL PROPERTY & CASUALTY INS CO	\$37,157	0.09	\$4,497	\$0	\$1,766	39.27
AETNA CASUALTY & SURETY OF AMERICA	\$34,174	0.08	\$35,589	\$16,533	\$37,384	105.04
HARTFORD CASUALTY INS CO	\$32,630	0.08	\$24,611	\$0	(\$61,331)	-249.20
AMERICAN FAMILY MUTUAL INS CO	\$32,499	0.08	\$31,050	\$0	(\$18,941)	-61.00
SAFECO INSURANCE CO OF AMERICA	\$31,707	0.08	\$36,089	\$10,000	(\$154,290)	-427.53
CAPITOL INDEMNITY CORPORATION	\$29,835	0.07	\$20,571	\$0	\$0	0.00
NORTHBROOK PROPERTY & CASUALTY INS CO	\$29,155	0.07	\$24,621	\$0	\$130,276	529.13
FARMERS ALLIANCE MUTUAL INS CO	\$28,983	0.07	\$25,341	\$134	\$134	0.53
PENN AMERICA INS CO	\$28,932	0.07	\$28,835	\$5,534	\$116,224	403.07
COMMERCE AND INDUSTRY INSURANCE CO	\$28,872	0.07	\$56,415	\$10,250	\$10,414	18.46
TRUCK INSURANCE EXCHANGE	\$27,456	0.07	\$26,961	\$0	\$97,384	361.20
GREAT AMERICAN INSURANCE COMPANY	\$26,814	0.06	\$7,099	\$0	\$3,655	51.49
AMERICAN MANUFACTURERS MUTUAL INS CO	\$26,421	0.06	\$29,549	\$0	(\$2,704)	-9.15
COLONIA INSURANCE COMPANY	\$25,162	0.06	\$29,205	\$0	\$0	0.00
STATE AUTOMOBILE MUTUAL INS CO	\$24,184	0.06	\$17,048	\$0	\$6,347	37.23
REGENT INSURANCE COMPANY	\$23,643	0.06	\$20,797	\$0	\$908	4.37
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$23,151	0.06	\$23,774	\$0	\$30,190	126.99
AMERICAN CASUALTY CO OF READING PA	\$22,485	0.05	\$41,946	\$52,505	\$12,291	29.30
GENERAL CASUALTY CO OF WISCONSIN	\$21,722	0.05	\$19,576	(\$3,500)	\$1,169	5.97
MICHIGAN MUTUAL INSURANCE COMPANY	\$21,110	0.05	\$19,683	\$0	\$108,431	550.89

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1995

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
NORTHWESTERN NATIONAL CASUALTY CO	\$18,363	0.04	\$18,341	\$0	\$0	0.00
ALLSTATE INSURANCE COMPANY	\$18,244	0.04	\$16,668	\$17,000	(\$154,954)	-929.65
NN INSURANCE COMPANY	\$16,207	0.04	\$11,938	\$0	\$0	0.00
SECURITY NATIONAL INSURANCE COMPANY	\$15,991	0.04	\$11,862	\$0	\$10,734	90.49
BITUMINOUS CASUALTY CORPORATION	\$15,930	0.04	\$11,537	\$0	(\$7,500)	-65.01
FIRST SPECIALTY INSURANCE CORPORATION	\$15,750	0.04	\$12,927	\$0	\$7,299	56.46
GLOBE INDEMNITY COMPANY	\$15,362	0.04	\$14,146	\$3,000	\$14,864	105.08
MARYLAND CASUALTY COMPANY	\$14,446	0.03	\$17,187	\$0	(\$3,486)	-20.28
AMERICAN ECONOMY INSURANCE COMPANY	\$13,652	0.03	\$12,336	\$0	\$0	0.00
REPUBLIC INSURANCE COMPANY	\$12,989	0.03	\$13,432	\$0	\$17,000	126.56
PENNSYLVANIA GENERAL INSURANCE CO	\$12,867	0.03	\$15,248	\$0	(\$15,378)	-100.85
TRI STATE INSURANCE COMPANY	\$12,258	0.03	\$12,258	\$0	(\$226)	-1.84
UNITED STATES FIDELITY & GUARANTY CO	\$11,874	0.03	\$44,667	\$0	(\$40,536)	-90.75
GENERAL INSURANCE CO OF AMERICA	\$7,417	0.02	\$533	\$0	(\$1,882)	-353.10
FARMINGTON CASUALTY COMPANY	\$7,348	0.02	\$7,773	\$0	\$2,508	32.27
HOUSTON GENERAL INS CO	\$6,847	0.02	\$11,837	\$2,146	\$2,146	18.13
HOME INSURANCE CO OF WISCONSIN THE	\$6,348	0.02	\$15,006	\$0	(\$20,315)	-135.38
NATIONWIDE MUTUAL INSURANCE COMPANY	\$6,280	0.02	\$11,126	\$11,500	(\$82,128)	-738.16
FIDELITY & GUARANTY INS UNDERWRITERS	\$6,222	0.02	\$5,621	\$0	(\$6,000)	-106.74
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$5,885	0.01	\$6,647	\$0	\$6,916	104.05
ALLIANZ INSURANCE COMPANY	\$5,875	0.01	\$734	\$0	\$25,130	3423.71
WEST AMERICAN INSURANCE COMPANY	\$5,822	0.01	\$4,860	\$0	\$34	0.70
NORTH AMERICAN SPECIALTY INS CO	\$5,225	0.01	\$74,336	\$77,344	\$106,230	142.91
HIGHLANDS INSURANCE COMPANY	\$5,156	0.01	\$5,967	\$0	\$53,000	888.22
NATIONWIDE PROPERTY & CASUALTY INS CO	\$5,113	0.01	\$4,412	\$697,761	\$348,691	7903.24
STANDARD FIRE INSURANCE COMPANY	\$4,909	0.01	\$9,648	\$2,665	(\$82,262)	-852.63
AMERICAN NATIONAL FIRE INSURANCE CO	\$4,895	0.01	\$4,070	\$99,999	\$48,952	1202.75
EMPIRE FIRE AND MARINE INSURANCE CO	\$4,511	0.01	\$4,743	\$0	(\$2,725)	-57.45
HARTFORD ACCIDENT & INDEMNITY CO*	\$4,429	0.01	\$4,429	\$18,960	(\$260,619)	-5884.38
TRINITY UNIVERSAL INSURANCE COMPANY	\$3,744	0.01	\$3,065	\$0	\$2,985	97.39
NEW YORK FRONTIER INSURANCE COMPANY	\$3,638	0.01	\$3,801	\$0	\$4,535	119.31
AMERICAN FIRE & CASUALTY COMPANY	\$3,305	0.01	\$2,346	\$0	(\$647)	-27.58
NATIONAL FIRE INS CO OF HARTFORD	\$3,143	0.01	\$3,142	\$198,398	\$199,235	6341.02
AIU INSURANCE COMPANY	\$2,879	0.01	\$1,192	\$0	\$715	59.98
NORTHLAND INSURANCE COMPANY	\$2,791	0.01	\$1,513	\$0	\$1,027	67.88
AMERISURE INSURANCE COMPANY	\$2,427	0.01	\$3,199	\$0	\$6,488	202.81
TIG PREMIER INSURANCE COMPANY	\$2,350	0.01	\$2,639	\$0	\$2,000	75.79
CONTINENTAL WESTERN INSURANCE CO	\$2,257	0.01	\$2,641	\$10,770	\$10,628	402.42
AMERICAN FIRE AND INDEMNITY COMPANY	\$1,791	0.00	\$1,246	\$0	\$0	0.00
LITITZ MUTUAL INSURANCE COMPANY	\$1,690	0.00	\$1,012	\$0	\$0	0.00
POTOMAC INSURANCE CO OF ILLINOIS	\$1,395	0.00	\$3,115	\$0	\$802	25.75
AETNA CASUALTY & SURETY CO OF IL	\$1,284	0.00	\$1,558	\$0	(\$2,420)	-155.33
CENTENNIAL INSURANCE COMPANY	\$1,169	0.00	\$1,185	\$0	(\$2,827)	-238.57
AMERICAN EMPLOYERS INSURANCE CO	\$937	0.00	\$925	\$0	\$24,524	2651.24
AMERICAN INDEMNITY COMPANY	\$870	0.00	\$671	\$0	\$0	0.00
MID CENTURY INSURANCE COMPANY	\$856	0.00	\$487	\$0	\$853	175.15
ATLANTIC MUTUAL INSURANCE COMPANY	\$837	0.00	\$776	\$0	(\$3,363)	-433.38
PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	\$776	0.00	\$776	\$0	\$110	14.18
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$748	0.00	\$1,612	\$1,297	\$54,797	3399.32
PHOENIX INSURANCE COMPANY THE	\$631	0.00	\$633	\$0	(\$39,163)	-6186.89
CASUALTY RECIPROCAL EXCHANGE	\$621	0.00	\$621	\$0	\$0	0.00
FIDELITY AND CASUALTY CO OF NY*	\$601	0.00	\$188	\$0	(\$20,505)	-10906.91
NATIONAL INDEMNITY COMPANY	\$593	0.00	\$60	\$0	(\$11,848)	-19746.67
NONPROFITS INS ASSN AN INTERINS EXCH	\$568	0.00	\$261	\$0	\$157	60.15
WESTFIELD INSURANCE COMPANY	\$551	0.00	\$801	\$0	(\$539)	-67.29

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1995

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
PROVIDENCE WASHINGTON INSURANCE CO	\$528	0.00	\$539	\$0	(\$235)	-43.60
BROTHERHOOD MUTUAL INSURANCE CO	\$457	0.00	\$255	\$0	\$0	0.00
ATLANTIC INSURANCE COMPANY	\$430	0.00	\$1,558	\$0	\$0	0.00
OHIO CASUALTY INSURANCE COMPANY	\$395	0.00	\$512	\$3,000	(\$12,466)	-2434.77
NATIONAL AMERICAN INSURANCE COMPANY	\$236	0.00	\$49	\$0	\$10	20.41
INDUSTRIAL INDEMNITY COMPANY*	\$197	0.00	\$197	\$0	(\$65)	-32.99
ST PAUL INSURANCE CO OF ILLINOIS THE	\$170	0.00	\$59	\$0	\$19	32.20
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$111	0.00	\$111	\$0	\$0	0.00
NATIONAL CASUALTY COMPANY*	\$100	0.00	\$100	\$0	\$47	47.00
MID CONTINENT CASUALTY COMPANY	\$63	0.00	\$63	\$0	\$0	0.00
SAVERS PROPERTY & CASUALTY INS CO	\$10	0.00	\$25	\$0	\$4	16.00
GUARANTY NATIONAL INSURANCE COMPANY	\$4	0.00	\$158	\$0	(\$15)	-9.49
MICHIGAN MILLERS MUTUAL INS CO	\$0	0.00	\$0	\$0	(\$57,600)	0.00
STAR INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$250)	0.00
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00	\$0	\$0	\$1,760,807	0.00
ASSURANCE COMPANY OF AMERICA	\$0	0.00	\$0	\$0	(\$252)	0.00
AMERICAN HOME ASSURANCE COMPANY	\$0	0.00	\$0	\$14,250	\$14,250	0.00
BIRMINGHAM FIRE INS CO OF PA	\$0	0.00	\$0	\$0	\$2,020	0.00
INSURANCE CO OF THE STATE OF PA	\$0	0.00	\$0	\$0	\$115,556	0.00
ARGONAUT MIDWEST INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$631	0.00
BITUMINOUS FIRE AND MARINE INS CO	\$0	0.00	\$0	\$0	\$1,100	0.00
ALLIANCE ASSURANCE CO OF AMERICA	\$0	0.00	\$0	\$0	(\$2,059)	0.00
LONDON ASSURANCE OF AMERICA INC THE	\$0	0.00	\$0	\$0	(\$1,557)	0.00
SEA INSURANCE CO OF AMERICA THE	\$0	0.00	\$0	\$0	(\$40,969)	0.00
SUN INSURANCE OFFICE OF AMERICA INC	\$0	0.00	\$6,015	\$0	(\$21,544)	-358.17
CIGNA PROPERTY & CASUALTY INS CO	\$0	0.00	\$0	\$0	\$21,891	0.00
INTERNATIONAL INSURANCE COMPANY*	\$0	0.00	\$0	\$0	(\$361,720)	0.00
COREGIS INSURANCE COMPANY	\$0	0.00	\$1,449	\$0	\$602	41.55
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00	\$0	\$0	(\$1,302)	0.00
STONEWALL INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$559,895)	0.00
GREENWICH INSURANCE COMPANY	\$0	0.00	\$42,795	\$0	(\$29,332)	-68.54
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00	\$2,987	\$0	\$2,370	79.34
SHELTER GENERAL INS CO	\$0	0.00	\$0	\$0	\$60,000	0.00
GRANITE STATE INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$174)	0.00
YORK INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$8)	0.00
UNITED PACIFIC INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$35	0.00
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$266)	0.00
STATE FARM FIRE AND CASUALTY CO	\$0	0.00	\$0	\$0	(\$889)	0.00
SKANDIA U S INSURANCE COMPANY*	\$0	0.00	\$0	\$0	(\$62,238)	0.00
AMERICAN GUARANTEE & LIABILITY INS CO	\$0	0.00	(\$5,192)	\$0	\$21,705	-418.05
AGRICULTURAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$83)	0.00
VALIANT INS CO	\$0	0.00	\$0	\$0	\$136	0.00
AMERICAN ALLIANCE INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$145)	0.00
PRUDENTIAL REINSURANCE COMPANY	\$0	0.00	\$0	\$0	\$17,094	0.00
HARTFORD UNDERWRITERS INSURANCE CO	\$0	0.00	\$0	\$0	(\$32)	0.00
OAK RIVER INSURANCE COMPANY	\$0	0.00	\$1,393	\$0	\$153	10.98
AETNA CASUALTY CO OF CONNECTICUT	\$0	0.00	\$0	\$0	\$50,337	0.00
MARKEL INSURANCE COMPANY	\$0	0.00	\$176	\$0	\$2,911	1653.98
AMERICAN INTERNATIONAL SOUTH INS CO	\$0	0.00	\$734,426	\$0	(\$30,951)	-4.21
AMERICAN SECURITY INSURANCE COMPANY	\$0	0.00	\$0	\$4	\$0	0.00
INTEGON INDEMNITY CORP	(\$18)	-0.00	\$4,272	\$6,086	\$3,971	92.95
FIRST NATIONAL INS CO OF AMERICA	(\$25)	-0.00	(\$25)	\$0	(\$1,148)	4592.00
GULF INSURANCE COMPANY	(\$1,749)	-0.00	(\$203)	\$0	\$0	0.00
COUNTRY MUTUAL INSURANCE COMPANY	(\$2,418)	-0.01	(\$1,884)	\$0	(\$1,935)	102.71
BUCKEYE UNION INSURANCE COMPANY	(\$2,920)	-0.01	\$17,241	\$0	(\$17,855)	-103.56

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1995

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
ZURICH AMERICAN INS CO OF ILLINOIS INSURANCE COMPANY OF NORTH AMERICA	(\$5,743) (\$20,370)	-0.01 -0.05	(\$5,743) \$0	\$0 (\$196,130)	(\$642) \$0	11.18 0.00
TOTAL	\$41,372,139	100.00	\$40,709,300	\$41,685,186	\$58,874,100	144.62

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1994

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
RELIANCE INSURANCE COMPANY	\$4,951,479	12.69	\$4,723,574	\$0	\$3,871,621	81.96
FEDERAL INSURANCE COMPANY	\$1,923,081	4.93	\$1,766,915	\$207,033	\$265,104	15.00
TRAVELERS INDEMNITY CO OF ILLINOIS	\$1,762,714	4.52	\$3,620,478	\$169,860	\$579,841	16.02
ST PAUL FIRE & MARINE INSURANCE CO	\$1,721,647	4.41	\$1,629,909	\$206,791	\$104,901	6.44
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$1,709,055	4.38	\$2,257,576	\$2,846,344	\$961,586	42.59
ZURICH INSURANCE COMPANY	\$1,674,627	4.29	\$1,428,855	\$113,927	\$1,545,580	108.17
FEDERATED MUTUAL INSURANCE COMPANY	\$1,576,238	4.04	\$1,513,070	\$388,523	(\$76,905)	-5.08
WESTCHESTER FIRE INSURANCE COMPANY*	\$1,422,538	3.65	\$1,443,744	\$62,477	\$779,707	54.01
LIBERTY MUTUAL INSURANCE COMPANY	\$1,056,559	2.71	\$692,252	\$394,894	(\$224,983)	-32.50
TRAVELERS INDEMNITY COMPANY	\$1,049,262	2.69	\$1,108,580	\$266,131	(\$33,374)	-3.01
OLD REPUBLIC INSURANCE COMPANY	\$1,008,405	2.59	\$976,434	(\$73,714)	\$641,744	65.72
LIBERTY MUTUAL FIRE INSURANCE CO	\$848,864	2.18	\$755,015	\$590	\$5,090	0.67
HOME INSURANCE COMPANY THE	\$802,470	2.06	\$802,279	\$195,292	\$348,982	43.50
AMERICAN GLOBAL INSURANCE COMPANY	\$800,000	2.05	\$65,574	\$0	\$30,951	47.20
ST PAUL MERCURY INSURANCE COMPANY	\$785,730	2.01	\$721,081	\$616,440	\$365,543	50.69
TWIN CITY FIRE INS CO	\$774,132	1.98	\$680,622	\$55,000	\$760,411	111.72
UNITED FIRE AND CASUALTY COMPANY	\$750,042	1.92	\$654,470	\$6,146	\$47,886	7.32
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$737,473	1.89	\$724,894	\$140,011	(\$703,486)	-97.05
TRANSCONTINENTAL INSURANCE COMPANY	\$534,032	1.37	\$519,470	\$713,031	(\$881,966)	-169.78
RELIANCE NATIONAL INDEMNITY COMPANY	\$532,231	1.36	\$584,702	\$0	\$114,795	19.63
UNITED STATES FIRE INSURANCE CO*	\$518,530	1.33	\$528,364	\$598	\$869,450	164.56
LIBERTY INSURANCE CORPORATION	\$502,125	1.29	\$342,846	\$131,830	\$490,466	143.06
CONTINENTAL INSURANCE COMPANY THE*	\$493,721	1.27	\$597,094	\$203,081	\$262,800	44.01
TIG INSURANCE COMPANY	\$444,174	1.14	\$490,122	\$0	\$318,000	64.88
ROYAL INSURANCE COMPANY OF AMERICA	\$422,520	1.08	\$422,889	(\$429)	\$132,016	31.22
RANGER INSURANCE COMPANY	\$418,872	1.07	\$405,464	\$136,912	\$105,386	25.99
SECURA INSURANCE A MUTUAL COMPANY	\$418,443	1.07	\$359,879	\$0	\$0	0.00
UNIVERSAL UNDERWRITERS INS CO	\$374,684	0.96	\$374,684	\$59,479	\$170,576	45.53
NATIONAL SURETY CORPORATION	\$344,211	0.88	\$287,954	\$0	(\$390,413)	-135.58
INDIANA LUMBERMENS MUTUAL INS CO	\$337,380	0.86	\$274,128	\$1,292	\$11,687	4.26
GREAT NORTHERN INSURANCE COMPANY	\$334,784	0.86	\$431,727	\$1,694	\$292,702	67.80
JOHN DEERE INSURANCE COMPANY	\$333,066	0.85	\$311,062	\$149,118	(\$268,507)	-86.32
RELIANCE NATIONAL INSURANCE COMPANY	\$302,660	0.78	\$198,194	\$0	\$55,477	27.99
AMERICAN STATES INSURANCE COMPANY*	\$302,000	0.77	\$296,709	\$58,335	\$33,950	11.44
TRAVELERS INDEMNITY CO OF AMERICA	\$283,325	0.73	\$252,625	\$16,872	\$114,416	45.29
AMERICAN MOTORISTS INSURANCE CO	\$280,576	0.72	\$311,556	\$30,104	\$42,869	13.76
LUMBERMENS MUTUAL CASUALTY CO	\$275,500	0.71	\$262,596	\$258,860	\$112,312	42.77
WAUSAU UNDERWRITERS INS CO	\$213,018	0.55	\$250,939	\$2,000	(\$252,329)	-100.55
AETNA CASUALTY AND SURETY COMPANY	\$201,929	0.52	\$224,727	\$703,008	\$2,533,362	1127.31
SENTRY INSURANCE A MUTUAL COMPANY	\$197,410	0.51	\$183,794	\$205,000	(\$37,712)	-20.52
CHARTER OAK FIRE INSURANCE CO THE	\$193,114	0.50	\$207,458	\$561,674	(\$80,359)	-38.74
CONTINENTAL CASUALTY COMPANY*	\$192,891	0.49	\$152,676	\$108,320	\$297,771	195.03
AMCO INSURANCE COMPANY	\$189,408	0.49	\$220,276	\$6,047	\$4,999	2.27
ROYAL INDEMNITY COMPANY	\$188,052	0.48	\$215,625	\$6,994	(\$230,960)	-107.11
INSURANCE COMPANY OF NORTH AMERICA	\$187,337	0.48	\$350,772	\$68,003	\$124,877	35.60
AMERICAN AUTOMOBILE INSURANCE CO	\$186,660	0.48	\$229,627	\$0	\$345,827	150.60
STATE AUTO PROPERTY & CASUALTY INS CO	\$182,175	0.47	\$131,540	\$622	\$622	0.47
GLENS FALLS INSURANCE COMPANY THE	\$176,781	0.45	\$193,528	\$49,795	\$292,825	151.31
MILLERS MUTUAL INSURANCE ASSOCIATION	\$172,872	0.44	\$171,279	\$31,105	(\$85,490)	-49.91
CINCINNATI INS CO THE	\$170,226	0.44	\$164,211	\$0	\$103,000	62.72
VIGILANT INSURANCE COMPANY	\$162,812	0.42	\$45,045	\$0	\$11,102	24.65
FIREMANS FUND INS CO OF WISCONSIN	\$153,283	0.39	\$158,305	\$0	\$61,186	38.65
TRANSPORTATION INSURANCE COMPANY	\$152,095	0.39	\$158,227	\$84,941	\$97,364	61.53
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$147,669	0.38	\$130,998	\$0	\$70,391	53.73
EMPLOYERS MUTUAL CASUALTY COMPANY	\$147,424	0.38	\$165,928	\$821	(\$46,247)	-27.87

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1994

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
GENERAL ACCIDENT INS CO OF AMERICA	\$130,287	0.33	\$143,227	\$600	\$23,736	16.57
FIREMANS FUND INSURANCE COMPANY	\$126,551	0.32	\$66,653	\$1,891,337	\$1,496,929	2245.85
NORTH AMERICAN SPECIALTY INS CO	\$121,349	0.31	\$119,694	\$4,454	\$86,450	72.23
HAWKEYE SECURITY INSURANCE COMPANY	\$118,605	0.30	\$106,087	\$23,387	\$63,452	59.81
SHELTER MUTUAL INSURANCE CO	\$115,929	0.30	\$103,178	\$27,321	\$50,132	48.59
ALLIED MUTUAL INS CO	\$115,145	0.30	\$118,264	\$0	\$0	0.00
GRINNELL MUTUAL REINSURANCE COMPANY	\$114,658	0.29	\$105,240	\$6,433	(\$5,210)	-4.95
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$108,562	0.28	\$118,294	\$29,878	\$184,472	155.94
HOME INDEMNITY COMPANY THE	\$104,751	0.27	\$329,044	\$115,891	\$100,744	30.62
FARMERS INSURANCE EXCHANGE	\$94,751	0.24	\$61,704	\$0	\$60,630	98.26
AMERICAN AND FOREIGN INSURANCE CO	\$91,034	0.23	\$83,506	\$0	\$29,384	35.19
GRAIN DEALERS MUTUAL INSURANCE CO	\$82,546	0.21	\$75,479	\$16,982	\$30,190	40.00
GREENWICH INSURANCE COMPANY	\$81,179	0.21	\$44,384	\$0	\$29,332	66.09
AMERICAN INSURANCE COMPANY THE	\$73,868	0.19	\$104,309	\$609	\$643,949	617.35
SUN INSURANCE OFFICE OF AMERICA INC	\$68,010	0.17	\$61,995	\$0	\$21,544	34.75
ATLAS INSURANCE COMPANY	\$65,890	0.17	\$74,828	\$0	\$0	0.00
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$61,500	0.16	\$61,500	\$0	\$1,042	1.69
COMMERCE AND INDUSTRY INSURANCE CO	\$59,567	0.15	\$34,533	\$0	\$4,198	12.16
BUCKEYE UNION INSURANCE COMPANY	\$58,404	0.15	\$38,243	\$0	\$72,395	189.30
MUTUAL SERVICE CASUALTY INSURANCE CO	\$56,656	0.15	\$50,580	\$9,244	\$58,931	116.51
AMERICAN CASUALTY CO OF READING PA	\$52,039	0.13	\$61,455	\$79,977	\$71,766	116.78
AUTOMOBILE INS CO OF HARTFORD CT	\$50,649	0.13	\$50,649	\$0	\$6,639	13.11
WAUSAU BUSINESS INSURANCE COMPANY	\$47,300	0.12	\$22,919	\$0	\$7,373	32.17
NATIONWIDE PROPERTY & CASUALTY INS CO	\$47,112	0.12	\$99,108	\$334,280	\$583,639	588.89
VALLEY FORGE INSURANCE COMPANY	\$45,502	0.12	\$44,688	\$33,570	\$923	2.07
SAFECO INSURANCE CO OF AMERICA	\$45,400	0.12	\$54,476	\$0	\$213,803	392.47
RLI INSURANCE COMPANY	\$45,334	0.12	\$69,228	(\$10,000)	\$113,181	163.49
COLUMBIA MUTUAL INSURANCE CO	\$44,067	0.11	\$41,628	\$0	\$0	0.00
FARMERS AND MERCHANTS INSURANCE CO	\$43,045	0.11	\$43,045	\$0	(\$1,878)	-4.36
MINNESOTA FIRE AND CASUALTY COMPANY	\$41,115	0.11	\$34,395	\$0	\$0	0.00
NATIONWIDE MUTUAL INSURANCE COMPANY	\$39,901	0.10	\$75,145	\$69,903	(\$22,903)	-30.48
NEW HAMPSHIRE INSURANCE COMPANY	\$38,546	0.10	\$25,648	\$10,684	\$33,970	132.45
COMMERCIAL UNION INSURANCE COMPANY	\$38,261	0.10	\$44,207	\$0	\$43,517	98.44
NORTHBROOK NATIONAL INS CO	\$38,059	0.10	\$29,328	\$0	\$14,850	50.63
UNITED SECURITY INSURANCE COMPANY	\$36,414	0.09	\$34,166	\$0	\$4,432	12.97
UNITED STATES FIDELITY & GUARANTY CO	\$35,454	0.09	\$1,437	\$150,000	\$22,095	1537.58
AMERICAN FAMILY MUTUAL INS CO	\$35,332	0.09	\$37,245	\$3,220	\$18,024	48.39
NORTHBROOK INDEMNITY CO	\$32,970	0.08	\$20,438	\$0	\$16,086	78.71
NORTHBROOK PROPERTY & CASUALTY INS CO	\$27,877	0.07	\$26,017	\$5,250	\$21,142	81.26
PENNSYLVANIA GENERAL INSURANCE CO	\$27,678	0.07	\$38,878	\$6,549	\$7,257	18.67
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$27,442	0.07	\$32,727	\$4,030	\$3,030	9.26
STATE AUTOMOBILE MUTUAL INS CO	\$25,588	0.07	\$81,283	\$5,030	\$5,030	6.19
YASUDA FIRE & MARINE INS CO OF AMER, TH	\$24,266	0.06	\$10,144	\$0	\$8,922	87.95
COLONIA INSURANCE COMPANY	\$24,020	0.06	\$34,437	\$1,052,550	\$490,439	1424.16
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$23,701	0.06	\$66,769	(\$25,000)	\$3,911	5.86
TRUCK INSURANCE EXCHANGE	\$23,586	0.06	\$54,951	\$0	\$32,560	59.25
PENN AMERICA INS CO	\$23,182	0.06	\$16,067	(\$600)	(\$35,685)	-222.10
AETNA CASUALTY & SURETY OF AMERICA	\$22,311	0.06	\$20,280	\$276	(\$2,969)	-14.64
NORTHWESTERN NATIONAL CASUALTY CO	\$19,564	0.05	\$20,697	\$0	\$0	0.00
BITUMINOUS CASUALTY CORPORATION	\$19,182	0.05	\$21,243	\$0	(\$39,900)	-187.83
FARMERS ALLIANCE MUTUAL INS CO	\$18,748	0.05	\$21,059	\$0	\$0	0.00
MARYLAND CASUALTY COMPANY	\$15,905	0.04	\$16,684	\$46,625	\$30,545	183.08
NORTH RIVER INSURANCE COMPANY THE*	\$15,833	0.04	\$7,257	\$0	(\$24,869)	-342.69
REGENT INSURANCE COMPANY	\$14,940	0.04	\$9,710	\$0	(\$92)	-0.95
CAPITOL INDEMNITY CORPORATION	\$14,878	0.04	\$11,505	\$0	\$0	0.00

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1994

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
STANDARD FIRE INSURANCE COMPANY	\$14,128	0.04	\$11,077	\$66,679	\$42,318	382.03
TRI STATE INSURANCE COMPANY	\$13,070	0.03	\$13,070	\$0	\$165	1.26
NORTHERN INSURANCE CO OF NEW YORK	\$12,240	0.03	\$12,581	\$664	\$2,753	21.88
HOME INSURANCE CO OF WISCONSIN THE	\$12,000	0.03	\$3,300	\$0	(\$28,398)	-860.55
HOUSTON GENERAL INS CO	\$11,949	0.03	\$4,767	\$286	\$556	11.66
ALLSTATE INSURANCE COMPANY	\$11,575	0.03	\$10,473	\$100,000	\$809,772	7732.00
GLOBE INDEMNITY COMPANY	\$11,278	0.03	\$13,133	\$0	(\$1,630)	-12.41
NN INSURANCE COMPANY	\$11,148	0.03	\$13,841	\$0	\$0	0.00
GENERAL CASUALTY CO OF WISCONSIN	\$10,153	0.03	\$10,630	\$0	(\$1,678)	-15.79
AMERICAN ECONOMY INSURANCE COMPANY	\$9,871	0.03	\$9,451	\$0	\$0	0.00
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$8,373	0.02	\$6,759	\$0	\$0	0.00
REPUBLIC INSURANCE COMPANY	\$7,968	0.02	\$7,525	\$0	\$9,000	119.60
GREAT AMERICAN INSURANCE COMPANY	\$7,411	0.02	\$4,094	\$0	\$3,916	95.65
GULF INSURANCE COMPANY	\$7,307	0.02	\$6,475	\$0	\$0	0.00
ATLANTIC INSURANCE COMPANY	\$5,956	0.02	\$6,920	\$0	\$0	0.00
ZURICH AMERICAN INS CO OF ILLINOIS	\$5,743	0.01	\$5,743	\$0	\$1,825	31.78
SECURITY NATIONAL INSURANCE COMPANY	\$5,679	0.01	\$2,955	\$0	\$0	0.00
FIDELITY AND GUARANTY INSURANCE COMPANY	\$5,077	0.01	\$3,504	\$0	\$1,288	36.76
WEST AMERICAN INSURANCE COMPANY	\$4,642	0.01	\$4,796	\$0	(\$15,733)	-328.04
PHOENIX INSURANCE COMPANY THE	\$4,341	0.01	\$4,341	\$0	(\$24,502)	-564.43
COREGIS INSURANCE COMPANY	\$4,193	0.01	\$3,910	\$0	\$7,377	188.67
HARTFORD CASUALTY INS CO	\$4,064	0.01	\$1,013	\$0	\$137,021	13526.26
EMPIRE FIRE AND MARINE INSURANCE CO	\$3,989	0.01	\$3,733	\$0	\$0	0.00
COUNTRY MUTUAL INSURANCE COMPANY	\$3,815	0.01	\$3,863	\$0	\$608	15.74
CONTINENTAL WESTERN INSURANCE CO	\$3,537	0.01	\$2,278	\$0	\$0	0.00
POTOMAC INSURANCE CO OF ILLINOIS	\$3,224	0.01	\$811	\$4,093	\$1,277	157.46
EQUITY MUTUAL INSURANCE COMPANY	\$2,682	0.01	\$2,682	\$0	\$0	0.00
AMERICAN FIRE & CASUALTY COMPANY	\$2,598	0.01	\$3,885	\$3,763	\$6,728	173.18
PROVIDENCE WASHINGTON INSURANCE CO	\$2,384	0.01	\$2,801	\$0	(\$11,830)	-422.35
AMERICAN NATIONAL FIRE INSURANCE CO	\$2,343	0.01	\$619	\$41,000	(\$92,350)	-14919.22
OAK RIVER INSURANCE COMPANY	\$1,870	0.00	\$1,200	\$0	\$370	30.83
FARMINGTON CASUALTY COMPANY	\$1,861	0.00	\$1,436	\$0	(\$1,857)	-129.32
CASUALTY RECIPROCAL EXCHANGE	\$1,847	0.00	\$1,847	\$0	\$0	0.00
WESTFIELD INSURANCE COMPANY	\$1,712	0.00	\$1,406	\$0	\$812	57.75
CENTENNIAL INSURANCE COMPANY	\$1,559	0.00	\$1,494	\$0	\$4,478	299.73
AETNA CASUALTY & SURETY CO OF IL	\$1,337	0.00	\$1,456	\$0	(\$464)	-31.87
TRINITY UNIVERSAL INSURANCE COMPANY	\$1,162	0.00	\$875	\$0	\$12	1.37
FARMLAND MUTUAL INSURANCE COMPANY	\$1,000	0.00	\$1,000	\$0	\$700	70.00
GENERAL INSURANCE CO OF AMERICA	\$820	0.00	\$821	\$0	\$12,501	1522.66
TIG PREMIER INSURANCE COMPANY	\$806	0.00	\$549	\$0	\$0	0.00
CENTURY INDEMNITY COMPANY	\$633	0.00	\$101	\$0	(\$1,862)	-1843.56
AMERICAN EMPLOYERS INSURANCE CO	\$626	0.00	\$645	\$0	(\$14,078)	-2182.64
MARKEL INSURANCE COMPANY	\$622	0.00	\$446	\$0	(\$216)	-48.43
AMERICAN FIRE AND INDEMNITY COMPANY	\$523	0.00	\$491	\$0	\$0	0.00
AMERICAN INDEMNITY COMPANY	\$462	0.00	\$294	\$0	\$0	0.00
LITITZ MUTUAL INSURANCE COMPANY	\$424	0.00	\$163	\$0	\$0	0.00
GUARANTY NATIONAL INSURANCE COMPANY	\$362	0.00	\$208	\$0	\$49	23.56
MID CONTINENT CASUALTY COMPANY	\$276	0.00	\$276	\$0	\$0	0.00
AMERISURE INSURANCE COMPANY	\$108	0.00	\$335	\$0	(\$28,069)	-8378.81
NATIONAL CASUALTY COMPANY*	\$100	0.00	\$54	\$0	\$95	175.93
FIDELITY AND CASUALTY CO OF NY*	\$80	0.00	\$80	\$0	\$21,214	26517.50
NATIONAL FIRE INS CO OF HARTFORD	\$50	0.00	(\$75)	\$0	(\$704)	938.67
OHIO FARMERS INSURANCE CO	\$35	0.00	\$27	\$0	\$0	0.00
SAVERS PROPERTY & CASUALTY INS CO	\$33	0.00	\$14	\$0	\$2	14.29
NORTHLAND INSURANCE COMPANY	\$5	0.00	\$5	\$0	\$0	0.00

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1994

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
OHIO CASUALTY INSURANCE COMPANY	\$5	0.00	\$1,390	\$1,000	(\$15,529)	-1117.19
HIGHLANDS INSURANCE COMPANY	\$3	0.00	\$3	\$0	\$0	0.00
STAR INSURANCE COMPANY	\$0	0.00	\$144	\$0	(\$449)	-311.81
BIRMINGHAM FIRE INS CO OF PA	\$0	0.00	(\$1)	\$0	(\$3,058)	305800.00
INSURANCE CO OF THE STATE OF PA	\$0	0.00	\$48,351	\$0	(\$9,486)	-19.62
ARGONAUT MIDWEST INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$190,000)	0.00
ATLANTIC MUTUAL INSURANCE COMPANY	\$0	0.00	\$736	\$0	(\$8,222)	-1117.12
NATIONAL INDEMNITY COMPANY	\$0	0.00	\$0	\$0	\$8,393	0.00
BITUMINOUS FIRE AND MARINE INS CO	\$0	0.00	\$0	\$0	(\$2,200)	0.00
ALLIANCE ASSURANCE CO OF AMERICA	\$0	0.00	\$0	\$21	(\$1,831)	0.00
LONDON ASSURANCE OF AMERICA INC THE	\$0	0.00	\$0	\$16	(\$1,418)	0.00
SEA INSURANCE CO OF AMERICA THE	\$0	0.00	\$0	\$884	\$38,783	0.00
CIGNA PROPERTY & CASUALTY INS CO	\$0	0.00	\$0	\$0	\$886	0.00
KANSAS CITY FIRE & MARINE INS CO	\$0	0.00	\$0	\$0	(\$40)	0.00
INTERNATIONAL INSURANCE COMPANY*	\$0	0.00	\$0	\$0	\$420,615	0.00
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00	\$0	\$0	(\$3,032)	0.00
GOVERNMENT EMPLOYEES INSURANCE CO	\$0	0.00	\$0	\$0	\$65,420	0.00
STONEWALL INSURANCE COMPANY	\$0	0.00	\$0	\$241,515	\$423,575	0.00
CITY INSURANCE COMPANY	\$0	0.00	\$0	\$53,750	\$31,070	0.00
CIGNA INSURANCE COMPANY	\$0	0.00	\$12,074	\$0	\$6,148	50.92
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$10,858)	0.00
SHELTER GENERAL INS CO	\$0	0.00	\$0	\$0	(\$60,708)	0.00
NATIONAL AMERICAN INS CO OF CALIFORNIA	\$0	0.00	\$0	\$0	(\$900)	0.00
GRANITE STATE INSURANCE COMPANY	\$0	0.00	\$144	\$0	(\$258)	-179.17
YORK INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$15)	0.00
FIRST NATIONAL INS CO OF AMERICA	\$0	0.00	\$0	\$0	(\$1,932)	0.00
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$43)	0.00
SECURITY INSURANCE CO OF HARTFORD	\$0	0.00	\$0	\$0	(\$13,178)	0.00
SOUTH CAROLINA INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$122)	0.00
UTICA MUTUAL INSURANCE COMPANY	\$0	0.00	\$106	\$0	(\$3,000)	-2830.19
SKANDIA U S INSURANCE COMPANY*	\$0	0.00	\$18,567	\$0	(\$84,546)	-455.36
AMERICAN GUARANTEE & LIABILITY INS CO	\$0	0.00	\$58	\$0	(\$10,565)	-18215.52
AGRICULTURAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$95)	0.00
VALIANT INS CO	\$0	0.00	\$0	\$0	(\$64)	0.00
AMERICAN ALLIANCE INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$376)	0.00
PRUDENTIAL REINSURANCE COMPANY	\$0	0.00	\$0	\$0	\$42,957	0.00
HOME INSURANCE COMPANY OF INDIANA, THE	\$0	0.00	\$0	\$0	(\$5,638)	0.00
HARTFORD UNDERWRITERS INSURANCE CO	\$0	0.00	\$0	\$0	(\$31)	0.00
FIRST SPECIALTY INSURANCE CORPORATION	\$0	0.00	\$6,875	\$0	\$3,547	51.59
ALLIANZ INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$5,386)	0.00
AETNA CASUALTY CO OF CONNECTICUT	\$0	0.00	\$0	\$0	(\$118)	0.00
FIDELITY AND DEPOSIT CO MARYLAND	\$0	0.00	\$13	\$0	(\$23)	-176.92
AMERICAN ZURICH INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$4,508)	0.00
NORTHERN ASSURANCE CO OF AMERICA	(\$34)	-0.00	(\$34)	\$0	\$0	0.00
MICHIGAN MILLERS MUTUAL INS CO	(\$75)	-0.00	\$3,892	\$1,007	\$30,807	791.55
BROTHERHOOD MUTUAL INSURANCE CO	(\$128)	-0.00	\$176	\$0	\$0	0.00
ASSURANCE COMPANY OF AMERICA	(\$195)	-0.00	(\$179)	\$0	(\$4,794)	2678.21
UNITED PACIFIC INSURANCE COMPANY	(\$210)	-0.00	\$92	\$0	\$62	67.39
KENTUCKY INSURANCE COMPANY	(\$1,296)	-0.00	(\$1,296)	\$0	(\$207)	15.97
STATE FARM FIRE AND CASUALTY CO	(\$3,314)	-0.01	(\$3,314)	\$0	(\$1,747)	52.72
MICHIGAN MUTUAL INSURANCE COMPANY	(\$13,938)	-0.04	\$8,130	\$0	(\$48,136)	-592.08
AMERICAN MANUFACTURERS MUTUAL INS CO	(\$17,191)	-0.04	(\$23,001)	\$0	(\$5,365)	23.33
FIDELITY & GUARANTY INS UNDERWRITERS	(\$21,261)	-0.05	\$18,586	\$25,000	(\$4,777)	-25.70
HARTFORD FIRE INSURANCE COMPANY	(\$24,641)	-0.06	(\$29,290)	\$5,385	\$1,127,837	-3850.59
HARTFORD ACCIDENT & INDEMNITY CO*	(\$29,640)	-0.08	(\$29,640)	\$24,229	(\$105,097)	354.58

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1994

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
NEW YORK FRONTIER INSURANCE COMPANY	(\$31,111)	-0.08	(\$30,721)	\$0	(\$62,518)	203.50
GERLING AMERICA INSURANCE COMPANY	(\$81,001)	-0.21	\$191,532	\$0	\$96,320	50.29
TOTAL	\$39,003,773	100.00	\$39,741,568	\$13,646,624	\$21,111,198	53.12

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1993

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
RELIANCE INSURANCE COMPANY	\$4,660,066	12.68	\$4,722,280	\$4,000	(\$292,695)	-6.20
NATIONAL UNION FIRE INS CO OF PITTSBURG	\$3,342,955	9.10	\$3,532,729	\$5,915,581	\$7,346,929	207.97
ST PAUL FIRE & MARINE INSURANCE CO	\$1,649,803	4.49	\$1,728,617	\$437,928	(\$340,460)	-19.70
LIBERTY MUTUAL INSURANCE COMPANY	\$1,445,510	3.93	\$1,013,975	\$1,150,428	(\$708,712)	-69.89
FEDERAL INSURANCE COMPANY	\$1,281,336	3.49	\$1,436,916	\$1,010,474	\$750,037	52.20
FEDERATED MUTUAL INSURANCE COMPANY	\$1,175,837	3.20	\$1,085,349	\$422,727	\$900,806	83.00
ZURICH INSURANCE COMPANY	\$1,086,632	2.96	\$1,164,270	\$206,065	(\$362,542)	-31.14
LUMBERMENS MUTUAL CASUALTY CO	\$888,690	2.42	\$837,560	\$11,160	\$19,737	2.36
INTERNATIONAL INSURANCE COMPANY*	\$873,987	2.38	\$1,272,839	\$25,264	\$795,310	62.48
ROYAL INSURANCE COMPANY OF AMERICA	\$770,026	2.10	\$571,824	\$16,000	\$2,954	0.52
HOME INDEMNITY COMPANY THE	\$736,219	2.00	\$588,617	(\$26,032)	\$2,099,772	356.73
ST PAUL MERCURY INSURANCE COMPANY	\$731,871	1.99	\$770,735	\$16,467	\$92,959	12.06
TRANSCONTINENTAL INSURANCE COMPANY	\$720,165	1.96	\$735,545	\$1,020,507	\$2,256,919	306.84
HOME INSURANCE COMPANY THE	\$710,686	1.93	\$641,286	(\$370)	\$737,879	115.06
CONTINENTAL INSURANCE COMPANY THE*	\$671,799	1.83	\$670,290	\$1,545,234	\$1,655,531	246.99
EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	\$653,077	1.78	\$618,518	\$32,315	\$890,963	144.05
TRAVELERS INDEMNITY COMPANY	\$547,762	1.49	\$134,072	\$528,493	(\$416,733)	-310.83
WESTCHESTER FIRE INSURANCE COMPANY*	\$546,571	1.49	\$139,739	\$6,336	\$5,716	4.09
UNITED STATES FIRE INSURANCE CO*	\$540,281	1.47	\$818,196	\$31,600	(\$496,763)	-60.71
TIG INSURANCE COMPANY	\$537,104	1.46	\$591,609	\$0	\$151,900	25.68
AMERICAN MOTORISTS INSURANCE CO	\$529,308	1.44	\$514,624	\$101,063	\$324,236	63.00
INSURANCE COMPANY OF NORTH AMERICA	\$517,246	1.41	\$400,241	\$596,565	\$576,966	144.15
UNITED FIRE AND CASUALTY COMPANY	\$509,965	1.39	\$492,541	\$2,802	\$30,660	6.22
TWIN CITY FIRE INS CO	\$439,555	1.20	\$458,329	\$5,325	(\$511,716)	-111.65
TRAVELERS INDEMNITY CO OF ILLINOIS	\$433,689	1.18	\$1,133,261	\$275,991	\$277,249	24.46
GREAT NORTHERN INSURANCE COMPANY	\$425,969	1.16	\$484,120	\$5,977	\$98,908	20.43
LIBERTY INSURANCE CORPORATION	\$384,514	1.05	\$382,978	\$22,193	\$274,135	71.58
RANGER INSURANCE COMPANY	\$372,099	1.01	\$353,578	\$73,976	(\$213,371)	-60.35
UNIVERSAL UNDERWRITERS INS CO	\$357,753	0.97	\$357,752	\$74,920	\$262,678	73.42
RELIANCE NATIONAL INDEMNITY COMPANY	\$352,429	0.96	\$461,696	\$0	\$365,325	79.13
NATIONAL SURETY CORPORATION	\$348,399	0.95	\$391,199	\$0	(\$226,498)	-57.90
WAUSAU UNDERWRITERS INS CO	\$347,681	0.95	\$352,159	\$798	\$651,569	185.02
FIREMANS FUND INS CO OF WISCONSIN	\$341,297	0.93	\$339,247	\$0	\$524,128	154.50
SECURA INSURANCE A MUTUAL COMPANY	\$323,511	0.88	\$206,389	\$0	\$0	0.00
TRANSPORTATION INSURANCE COMPANY	\$314,097	0.85	\$321,267	\$3,115,859	(\$2,718,198)	-846.09
JOHN DEERE INSURANCE COMPANY	\$285,467	0.78	\$284,790	\$85,370	\$503,001	176.62
ROYAL INDEMNITY COMPANY	\$284,217	0.77	\$533,320	\$16,936	\$881,305	165.25
LIBERTY MUTUAL FIRE INSURANCE CO	\$281,998	0.77	\$293,439	\$16,164	(\$16,503)	-5.62
AMERICAN STATES INSURANCE COMPANY*	\$260,710	0.71	\$265,075	\$5,327	\$124,237	46.87
AMERICAN CASUALTY CO OF READING PA	\$233,451	0.64	\$226,041	\$10,819	(\$61,631)	-27.27
INDIANA LUMBERMENS MUTUAL INS CO	\$231,018	0.63	\$214,142	\$2,322	\$13,718	6.41
GENERAL ACCIDENT INS CO OF AMERICA	\$219,840	0.60	\$191,225	\$0	\$50,228	26.27
EMPLOYERS MUTUAL CASUALTY COMPANY	\$199,215	0.54	\$199,947	\$9,418	(\$57,149)	-28.58
OLD REPUBLIC INSURANCE COMPANY	\$188,078	0.51	\$165,584	\$35,845	(\$53,858)	-32.53
AMCO INSURANCE COMPANY	\$185,403	0.50	\$140,168	\$653	\$2,653	1.89
AETNA CASUALTY AND SURETY COMPANY	\$181,537	0.49	\$168,821	\$845,011	(\$1,866,809)	-1105.79
TRAVELERS INDEMNITY CO OF AMERICA	\$180,202	0.49	\$183,736	\$0	\$140,178	76.29
GLENS FALLS INSURANCE COMPANY THE	\$174,722	0.48	\$186,568	\$256,350	\$202,777	108.69
CHARTER OAK FIRE INSURANCE CO THE	\$166,357	0.45	\$172,692	\$466,587	\$828,523	479.77
SENTRY INSURANCE A MUTUAL COMPANY	\$159,990	0.44	\$176,332	\$3,010	\$649,799	368.51
CINCINNATI INS CO THE	\$156,135	0.42	\$159,728	\$0	\$0	0.00
NATIONWIDE PROPERTY & CASUALTY INS CO	\$145,018	0.39	\$253,134	\$149,240	\$137,494	54.32
TRUCK INSURANCE EXCHANGE	\$144,784	0.39	\$180,356	\$0	\$69,709	38.65
TOKIO MARINE AND FIRE INS CO LTD (US BR	\$144,700	0.39	\$132,315	\$0	(\$94,440)	-71.38
MILLERS MUTUAL INS ASSN OF ILLINOIS	\$139,207	0.38	\$135,038	\$44,599	(\$26,653)	-19.74

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1993

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
STATE AUTOMOBILE MUTUAL INS CO	\$139,187	0.38	\$95,669	\$0	\$0	0.00
VALLEY FORGE INSURANCE COMPANY	\$132,501	0.36	\$133,352	\$17,608	\$139,973	104.97
AMERICAN AUTOMOBILE INSURANCE CO	\$122,623	0.33	\$24,445	\$0	\$45,107	184.52
HAWKEYE SECURITY INSURANCE COMPANY	\$121,875	0.33	\$186,252	\$29,321	\$139,029	74.65
ALLIED MUTUAL INS CO	\$120,272	0.33	\$112,494	\$840	\$840	0.75
AMERICAN AND FOREIGN INSURANCE CO	\$117,293	0.32	\$114,540	(\$20)	\$35,924	31.36
INSURANCE CO OF THE STATE OF PA	\$112,000	0.30	\$103,257	\$0	\$43,267	41.90
NATIONWIDE MUTUAL INSURANCE COMPANY	\$111,956	0.30	\$114,462	\$43,518	\$149,786	130.86
NORTH AMERICAN SPECIALTY INS CO	\$107,450	0.29	\$39,008	\$0	\$10,284	26.36
FIREMENS INS CO OF NEWARK, NEW JERSEY	\$104,113	0.28	\$108,171	\$63,810	\$62,986	58.23
UNITED STATES FIDELITY & GUARANTY CO	\$93,964	0.26	\$83,260	\$456,797	\$2,713,902	3259.55
SHELTER MUTUAL INSURANCE CO	\$93,884	0.26	\$80,649	\$13,639	\$34,514	42.80
AMERICAN INSURANCE COMPANY THE	\$92,651	0.25	\$67,891	(\$4,986,376)	(\$5,298,560)	-7804.51
RLI INSURANCE COMPANY	\$81,036	0.22	\$60,337	\$30,000	(\$170,371)	-282.37
ATLAS INSURANCE COMPANY	\$76,274	0.21	\$61,732	\$0	(\$5,000)	-8.10
GRINNELL MUTUAL REINSURANCE COMPANY	\$75,649	0.21	\$66,430	\$4,583	(\$45,829)	-68.99
NATIONWIDE MUTUAL FIRE INSURANCE CO	\$70,177	0.19	\$45,940	\$50,000	\$70,323	153.08
GLOBE INDEMNITY COMPANY	\$66,798	0.18	\$58,989	\$9,900	\$1,797	3.05
NEW YORK FRONTIER INSURANCE COMPANY	\$62,566	0.17	\$62,002	\$0	(\$27,310)	-44.05
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$61,500	0.17	\$61,500	\$0	\$243,934	396.64
GRAIN DEALERS MUTUAL INSURANCE CO	\$60,680	0.17	\$57,627	\$8,587	\$11,129	19.31
FIDELITY AND GUARANTY INS UNDERWRITERS	\$57,442	0.16	\$19,562	\$0	(\$11,123)	-56.86
SKANDIA U S INSURANCE COMPANY*	\$56,977	0.16	\$47,265	\$0	\$80,675	170.69
SAFECO INSURANCE CO OF AMERICA	\$51,601	0.14	\$25,853	\$0	(\$44,734)	-173.03
AUTOMOBILE INS CO OF HARTFORD CT	\$51,508	0.14	\$49,668	\$105	\$16,001	32.22
HARTFORD ACCIDENT & INDEMNITY CO*	\$50,976	0.14	\$50,976	(\$858,608)	(\$1,876,974)	-3682.07
STATE AUTO PROPERTY & CASUALTY INS CO	\$48,004	0.13	\$9,000	\$0	\$0	0.00
COLUMBIA MUTUAL INSURANCE CO	\$44,321	0.12	\$40,093	\$0	\$0	0.00
COMMERCIAL UNION INSURANCE COMPANY	\$43,424	0.12	\$30,501	\$21,100	\$21,333	69.94
UNITED SECURITY INSURANCE COMPANY	\$43,077	0.12	\$46,395	\$615	(\$19,260)	-41.51
FARMERS AND MERCHANTS INSURANCE CO	\$42,094	0.11	\$71,747	\$0	\$10,936	15.24
MICHIGAN MUTUAL INSURANCE COMPANY	\$38,244	0.10	\$16,179	\$4,735	\$63,962	395.34
HARTFORD FIRE INSURANCE COMPANY	\$35,728	0.10	\$30,581	(\$5,000)	(\$664,615)	-2173.29
COLONIA INSURANCE COMPANY	\$35,336	0.10	\$27,843	\$0	\$540,185	1940.11
PENNSYLVANIA GENERAL INSURANCE CO	\$34,696	0.09	\$42,049	\$6,250	(\$3,777)	-8.98
AMERICAN FAMILY MUTUAL INS CO	\$34,644	0.09	\$29,768	\$53,500	\$263,844	886.33
MUTUAL SERVICE CASUALTY INSURANCE CO	\$34,150	0.09	\$22,391	\$0	\$11,576	51.70
COMMERCE AND INDUSTRY INSURANCE CO	\$33,537	0.09	\$42,162	(\$1,500)	(\$18,972)	-45.00
TRAVELERS INDEMNITY CO OF RHODE ISLAND	\$31,136	0.08	\$19,772	\$0	\$20,905	105.73
MINNESOTA FIRE AND CASUALTY COMPANY	\$30,856	0.08	\$30,461	\$0	\$0	0.00
FARMERS ALLIANCE MUTUAL INS CO	\$25,687	0.07	\$20,414	\$0	\$0	0.00
NORTHBROOK NATIONAL INS CO	\$24,350	0.07	\$14,339	\$0	\$8,843	61.67
CIGNA INSURANCE COMPANY	\$23,540	0.06	\$21,788	\$0	\$7,160	32.86
WEST AMERICAN INSURANCE COMPANY	\$22,200	0.06	\$34,482	\$0	(\$6,310)	-18.30
NORTHWESTERN NATIONAL CASUALTY CO	\$18,277	0.05	\$19,761	\$0	\$0	0.00
AMERICAN MANUFACTURERS MUTUAL INS CO	\$18,192	0.05	\$21,464	\$40	\$8,109	37.78
NN INSURANCE COMPANY	\$17,249	0.05	\$17,250	\$0	\$0	0.00
CONTINENTAL CASUALTY COMPANY*	\$16,212	0.04	\$269,854	\$28,621	(\$493,102)	-182.73
NEW HAMPSHIRE INSURANCE COMPANY	\$15,599	0.04	\$18,999	\$0	(\$59,069)	-310.91
MARYLAND CASUALTY COMPANY	\$15,590	0.04	\$26,748	\$0	(\$23,318)	-87.18
PENN AMERICA INS CO	\$15,256	0.04	\$22,842	\$2,623	(\$8,118)	-35.54
MICHIGAN MILLERS MUTUAL INS CO	\$15,060	0.04	\$37,490	\$53,429	\$58,329	155.59
FIRST SPECIALTY INSURANCE CORPORATION	\$15,000	0.04	\$20,319	\$0	\$10,167	50.04
GENERAL CASUALTY CO OF WISCONSIN	\$14,023	0.04	\$11,633	\$0	\$351	3.02
STANDARD FIRE INSURANCE COMPANY	\$13,959	0.04	\$13,182	\$0	(\$26,462)	-200.74

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1993

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
TRI STATE INSURANCE COMPANY	\$13,854	0.04	\$20,491	\$900	(\$20,536)	-100.22
ALLSTATE INSURANCE COMPANY	\$13,275	0.04	\$9,329	\$14,570	(\$355,864)	-3814.60
HARTFORD CASUALTY INS CO	\$11,654	0.03	\$13,265	\$0	(\$2,322)	-17.50
MT AIRY INSURANCE COMPANY	\$10,570	0.03	\$4,659	\$0	\$1,888	40.52
ATLANTIC INSURANCE COMPANY	\$8,828	0.02	\$9,034	\$0	\$0	0.00
OHIO CASUALTY INSURANCE COMPANY	\$8,598	0.02	\$19,181	\$0	(\$566)	-2.95
AMERICAN ECONOMY INSURANCE COMPANY	\$8,407	0.02	\$8,676	\$0	\$0	0.00
BITUMINOUS CASUALTY CORPORATION	\$8,353	0.02	\$9,995	\$0	\$39,800	398.20
AMERICAN FIRE & CASUALTY COMPANY	\$8,301	0.02	\$20,637	\$12,069	\$3,881	18.81
NORTHERN INSURANCE CO OF NEW YORK	\$8,106	0.02	\$11,932	\$1,826	(\$536,983)	-4500.36
CAPITOL INDEMNITY CORPORATION	\$7,784	0.02	\$17,775	\$0	\$0	0.00
NORTHBROOK INDEMNITY CO	\$6,370	0.02	\$2,585	\$0	\$2,956	114.35
FIREMANS FUND INSURANCE COMPANY	\$4,778	0.01	\$64,391	\$6,000	\$217,439	337.69
TRINITY UNIVERSAL INS CO OF KANSAS INC	\$4,757	0.01	\$2,669	\$0	\$0	0.00
REGENT INSURANCE COMPANY	\$4,649	0.01	\$1,958	\$0	\$93	4.75
SHELTER GENERAL INS CO	\$3,068	0.01	\$3,405	\$0	\$57,994	1703.20
PROVIDENCE WASHINGTON INSURANCE CO	\$2,923	0.01	\$3,192	\$0	\$13,067	409.37
EMPIRE FIRE AND MARINE INSURANCE CO	\$2,618	0.01	\$1,912	\$0	\$0	0.00
NATIONAL FIRE INS CO OF HARTFORD	\$2,559	0.01	\$2,554	\$0	(\$753)	-29.48
GULF INSURANCE COMPANY	\$2,345	0.01	\$2,715	\$0	(\$29,700)	-1093.92
EQUITY MUTUAL INSURANCE COMPANY	\$2,336	0.01	\$4,680	\$0	\$0	0.00
COUNTRY MUTUAL INSURANCE COMPANY	\$2,271	0.01	\$2,281	\$0	\$1,378	60.41
ATLANTIC MUTUAL INSURANCE COMPANY	\$1,963	0.01	\$2,624	\$0	\$10,331	393.71
CASUALTY RECIPROCAL EXCHANGE	\$1,607	0.00	\$2,155	\$0	\$0	0.00
AETNA CASUALTY & SURETY CO OF IL	\$1,408	0.00	(\$358)	\$0	(\$1,439)	401.96
AMERICAN EMPLOYERS INSURANCE CO	\$1,055	0.00	\$923	\$0	\$14	1.52
VIGILANT INSURANCE COMPANY	\$1,007	0.00	\$191	\$0	(\$465)	-243.46
STAR INSURANCE COMPANY	\$997	0.00	\$1,038	\$0	(\$480)	-46.24
OAK RIVER INSURANCE COMPANY	\$967	0.00	\$244	\$0	\$57	23.36
GENERAL INSURANCE CO OF AMERICA	\$831	0.00	\$822	\$0	\$44,567	5421.78
UTICA MUTUAL INSURANCE COMPANY	\$706	0.00	\$600	\$0	\$500	83.33
AMERISURE INSURANCE COMPANY	\$682	0.00	\$13,144	\$0	(\$7,362)	-56.01
AMERICAN NATIONAL FIRE INSURANCE CO	\$582	0.00	\$223	\$0	(\$412,310)	-184892.38
STATE FARM FIRE AND CASUALTY CO	\$576	0.00	\$1,165	\$25,000	(\$68)	-5.84
SECURITY NATIONAL INSURANCE COMPANY	\$561	0.00	\$600	\$0	\$0	0.00
GRANITE STATE INSURANCE COMPANY	\$544	0.00	\$1,035	\$1,002,930	\$1,002,141	96825.22
TRINITY UNIVERSAL INSURANCE COMPANY	\$537	0.00	\$1,282	\$0	\$0	0.00
BROTHERHOOD MUTUAL INSURANCE CO	\$512	0.00	\$154	\$0	\$0	0.00
SELECT INSURANCE COMPANY	\$494	0.00	\$535	\$0	\$0	0.00
AMERICAN FIRE AND INDEMNITY COMPANY	\$472	0.00	\$208	\$0	\$0	0.00
UNITED PACIFIC INSURANCE COMPANY	\$349	0.00	\$47	\$0	\$20	42.55
GREAT AMERICAN INSURANCE COMPANY	\$318	0.00	\$133	\$0	(\$1,040)	-781.95
NORTHLAND INSURANCE COMPANY	\$278	0.00	\$1,179	\$0	(\$594)	-50.38
MID CONTINENT CASUALTY COMPANY	\$241	0.00	\$545	\$0	\$0	0.00
SOUTH CAROLINA INSURANCE COMPANY	\$236	0.00	\$495	\$417	(\$541)	-109.29
AETNA CASUALTY CO OF CONNECTICUT	\$228	0.00	\$228	\$10,590	\$10,741	4710.96
AMERICAN INDEMNITY COMPANY	\$125	0.00	\$61	\$0	\$0	0.00
FIDELITY AND CASUALTY CO OF NY*	\$79	0.00	\$81	\$0	(\$33,370)	-41197.53
FIRST NATIONAL INS CO OF AMERICA	\$61	0.00	\$424	\$0	(\$1,491)	-351.65
FIRST FINANCIAL INSURANCE COMPANY	\$48	0.00	\$1,746	\$0	(\$2,487)	-142.44
ASSURANCE COMPANY OF AMERICA	\$44	0.00	\$45	\$4,167	(\$1,049)	-2331.11
PHOENIX INSURANCE COMPANY THE	\$30	0.00	\$268	\$0	(\$77,981)	-29097.39
J C PENNEY CASUALTY INSURANCE CO	\$0	0.00	\$0	\$89	\$0	0.00
FARMLAND MUTUAL INSURANCE COMPANY	\$0	0.00	\$15	\$0	\$0	0.00
AMERICAN HOME ASSURANCE COMPANY	\$0	0.00	\$0	\$871	\$871	0.00

PRODUCT LIABILITY
MARKET SHARE ANALYSIS
YEAR 1993

COMPANY NAME	WRITTEN PREMIUM	MARKET SHARE	EARNED PREMIUM	LOSSES PAID	LOSSES INCURRED	LOSS RATIO
BIRMINGHAM FIRE INS CO OF PA	\$0	0.00	\$0	\$0	(\$6,709)	0.00
NATIONAL INDEMNITY COMPANY	\$0	0.00	\$0	(\$1,324,817)	(\$1,315,502)	0.00
BITUMINOUS FIRE AND MARINE INS CO	\$0	0.00	\$0	\$0	\$4,500	0.00
LONDON ASSURANCE OF AMERICA INC THE	\$0	0.00	\$0	\$0	(\$755)	0.00
SEA INSURANCE CO OF AMERICA THE	\$0	0.00	\$0	\$0	\$3,070	0.00
CIGNA PROPERTY & CASUALTY INS CO	\$0	0.00	\$0	\$0	(\$8,601)	0.00
CENTURY INDEMNITY COMPANY	\$0	0.00	\$20,724	\$0	\$193,660	934.47
INDUSTRIAL INDEMNITY COMPANY*	\$0	0.00	\$0	\$0	\$4	0.00
NORTH RIVER INSURANCE COMPANY THE*	\$0	0.00	\$0	\$0	(\$77,327)	0.00
ASSOCIATED INDEMNITY CORPORATION	\$0	0.00	\$0	\$0	(\$22,739)	0.00
GOVERNMENT EMPLOYEES INSURANCE CO	\$0	0.00	\$0	\$0	\$70,871	0.00
STONEWALL INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$221,913)	0.00
CITY INSURANCE COMPANY	\$0	0.00	\$0	\$4,000	(\$124,000)	0.00
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00	(\$30,079)	\$0	(\$39,672)	131.89
ECONOMY FIRE & CASUALTY COMPANY	\$0	0.00	\$788	\$0	\$0	0.00
NATIONAL AMERICAN INS CO OF CALIFORNIA	\$0	0.00	\$0	\$0	(\$1,859)	0.00
NORTHWESTERN NATIONAL INS CO	\$0	0.00	\$0	\$0	\$5,445	0.00
SAFEGUARD INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$33)	0.00
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$30)	0.00
SECURITY INSURANCE CO OF HARTFORD	\$0	0.00	\$0	\$0	(\$29,424)	0.00
TIG PREMIER INSURANCE COMPANY	\$0	0.00	\$187	\$0	\$0	0.00
AGRICULTURAL INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$134)	0.00
VALIANT INS CO	\$0	0.00	\$57	\$0	(\$111)	-194.74
PRUDENTIAL REINSURANCE COMPANY	\$0	0.00	\$0	\$0	\$103,632	0.00
ZURICH AMERICAN INS CO OF ILLINOIS	\$0	0.00	\$0	\$0	(\$19,000)	0.00
HOME INSURANCE COMPANY OF INDIANA, THE	\$0	0.00	\$0	\$0	\$34,000	0.00
HARTFORD UNDERWRITERS INSURANCE CO	\$0	0.00	\$0	\$0	(\$51)	0.00
BANKERS INSURANCE COMPANY	\$0	0.00	\$3,542	\$0	(\$832)	-23.49
FIDELITY AND GUARANTY INSURANCE COMPANY	\$0	0.00	\$0	\$0	\$12	0.00
INSURANCE COMPANY OF EVANSTON	\$0	0.00	\$128	\$0	\$378	295.31
AMERICAN ZURICH INSURANCE COMPANY	\$0	0.00	\$0	\$0	(\$11,978)	0.00
HOME INSURANCE CO OF WISCONSIN THE	\$0	0.00	\$0	\$0	\$10,000	0.00
AMERICAN GUARANTEE & LIABILITY INS CO	(\$6)	-0.00	\$381	\$0	(\$19,447)	-5104.20
LITITZ MUTUAL INSURANCE COMPANY	(\$7)	-0.00	(\$151)	\$500	\$500	-331.13
YORK INSURANCE COMPANY	(\$24)	-0.00	\$65	\$0	\$40	61.54
ALLIANZ INSURANCE COMPANY	(\$94)	-0.00	(\$94)	\$0	(\$2,915)	3101.06
HOUSTON GENERAL INS CO	(\$135)	-0.00	\$237	\$0	(\$3,068)	-1294.51
KANSAS CITY FIRE & MARINE INS CO	(\$137)	-0.00	\$116	\$0	(\$385)	-331.90
AMERICAN ALLIANCE INSURANCE COMPANY	(\$203)	-0.00	(\$127)	\$0	(\$641)	504.72
AETNA CASUALTY & SURETY OF AMERICA	(\$268)	-0.00	(\$826)	\$2,515	(\$2,925)	354.12
KENTUCKY INSURANCE COMPANY	(\$421)	-0.00	\$1,295	\$0	\$94	7.26
POTOMAC INSURANCE CO OF ILLINOIS	(\$1,510)	-0.00	\$9,457	\$2,206	(\$1,966)	-20.79
CONTINENTAL WESTERN INSURANCE CO	(\$6,744)	-0.02	(\$3,145)	\$3,903	(\$16,503)	524.74
HIGHLANDS INSURANCE COMPANY	(\$8,261)	-0.02	(\$3,713)	\$0	\$0	0.00
FARMINGTON CASUALTY COMPANY	(\$9,896)	-0.03	(\$17,788)	\$0	\$4,364	-24.53
NORTHBROOK PROPERTY & CASUALTY INS CO	(\$12,578)	-0.03	\$7,237	\$24,000	(\$71,332)	-985.66
TOTAL	\$36,745,990	100.00	\$37,205,095	\$13,417,150	\$10,605,479	28.51